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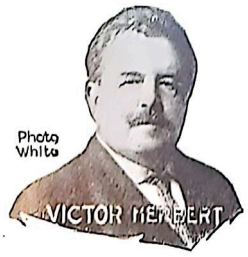

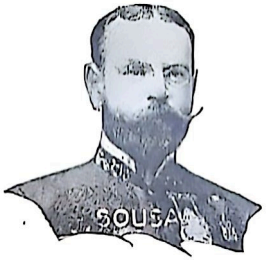

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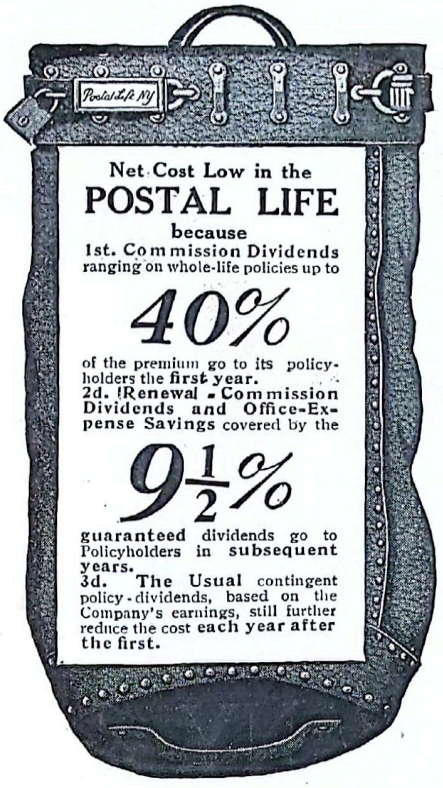

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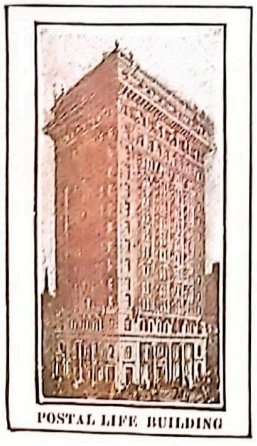
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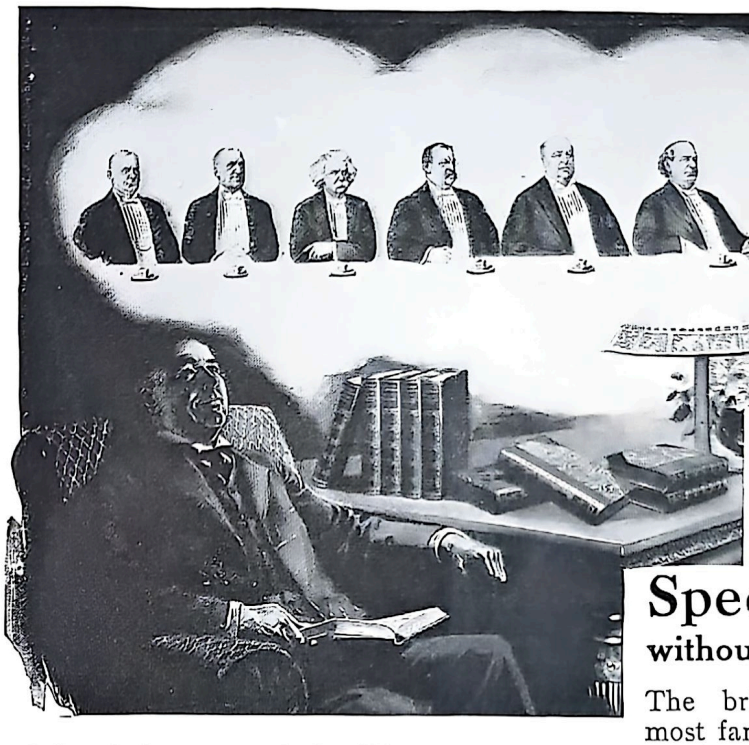

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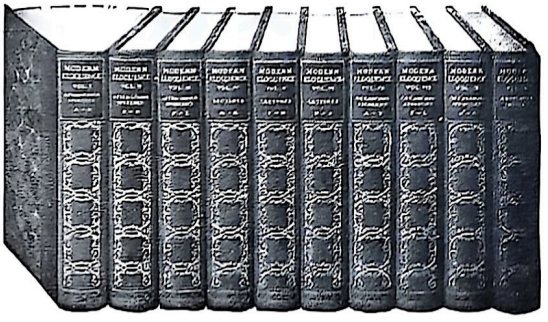

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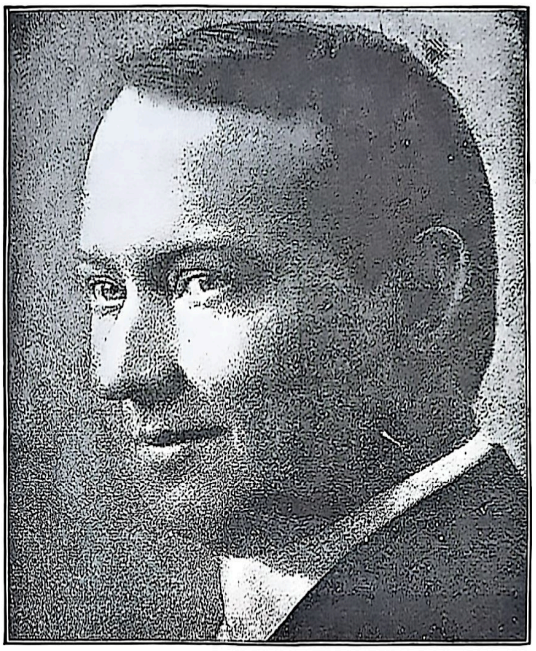

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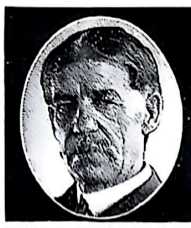

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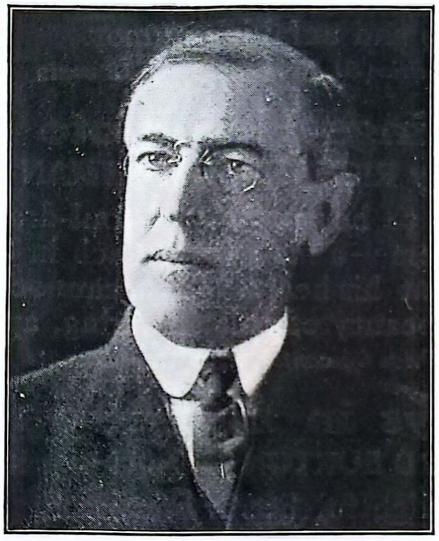

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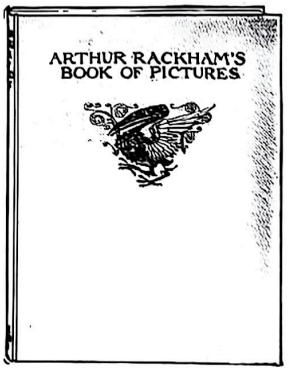

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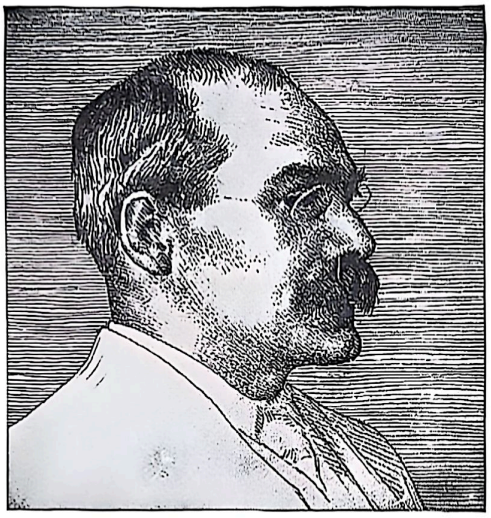

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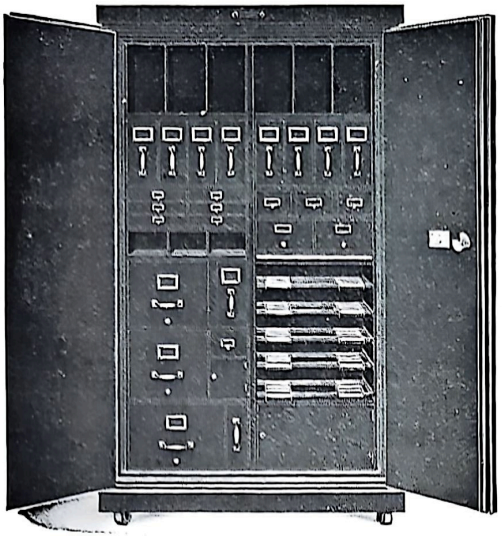

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Famous novelist, author of "The Iron Trail," "The Net," etc., etc., says.

Joseph Conrad stands for the highest mark in present day English fiction.

I consider him the greatest living author in the English language and have read nearly everything he has written. That his books are not more widely circulated in this country has always been a mystery to me.

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Famous English Novelist, author of "The Passionate Friends," "Tono-Bungay," etc., says:

One of my chief claims to distinction in the world is that I wrote the first long appreciative review of Joseph Conrad's work.

John Galsworthy

The English novelist, author of "The Dark Flower," etc., wrote of Conrad's books in 1908.

The writings of these ten books is probably the only writing of the last twelve years that will enrich the English language to any great extent.

Louis Joseph Vance

Famous novelist and story teller, Author of "Joan Thursday," and many other books.

Now I have just finished "Chance," having spun out the reading just as long as I could, one doesn't get many such treats, nowadays. It seems to be an extraordinary achievement, a book of tremendous power. Perhaps it is because I am fresh from the reading, but I have a feeling that the figures of De Barral, Flora and Anthony are going to haunt me for years.

I fancy you will find few writers who will deny Conrad his preëminence. . . . Arnold Bennett, I remember, told me in the course of conversation, one evening now more than a year old, that he never let a year go by without reading Nostromo through and through.

CHA

By Joseph

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Edwin Björkman

Translator of Strinberg, and well-known critic, says:

I believe that no other writer has surpassed Conrad in the picturing of those two fields of human endeavor — the endlessly variable sea, and the tropics.

Carl Hovey

Editor of the Metropolitan Magazine says:

Joseph Conrad's "Chance" is a book with an idea. In a manner less grim and tragic, yet scarcely less impressive than that of the Greek drama, Mr. Conrad makes us feel that the biggest events of our lives are frequently controlled by trifling things which almost escape us at the time. *The story is one of those which sink into you, never to be forgotten.*

. . . The essential virtue of such writing consists in its intensely individual point of view, in the manner and method of presentation not in the thing presented. This kind of "living" full-charged, dramatic, all-embracing, could alone be revealed by this one man.

The London Times.

There is great work in the book — great not only as art, for literature does not begin and end there. From these magnanimous pages breathes the spirit of a man who has lived and learnt the lessons of life.

Evening Standard and St. James Gazette.

. . . The whole book is in the absolute proportion of a work of art . . . he (Conrad) is one of the really great original creators. His people live in the assurance of an everlasting existence. They are not creatures of time at all, for they are not made simply to reflect modern problems, but are essentially the immortal inhabitants of a peopled world — our own world made deathless.

The English Review.

Jhon Macy

Literary Critic of "The Boston Herald."

Mr. Joseph Conrad's "Chance" is the first important English fiction I have seen this year. It has the imaginative power of "Nostromo" and "Lord Jim" and the infallible excellence of style which has made Mr. Conrad the foremost artist of his time in English prose. He reveals anew his extraordinary perception of the motives and emotions of human beings.

Meredith Nicholson

Author of "Otherwise Phyllis," "The House of a Thousand Candles," etc. etc., says:

I am one of these benighted people who like style for style's sake, and I look on Conrad as a great master. I know of no contemporary writer who can build a scene before the eye as vividly as Conrad, or who can push a character through the door and leave him to speak for himself as Conrad does.

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Winston Churchill

Author of "The Inside of the Cup," etc.

I have long been an admirer of his work, and it will make me very happy if, through your efforts, his books shall get that attention here which they so richly deserve.

Gouverneur Morris

Well-known writer of short stories says:

More and more I hear people say: "Have you read Conrad's latest?" Those who haven't read him are not well-read. Those who don't intend to read him are of a foolish and slovenly mental habit. As for those who are engaged in reading him — for the first time — oh, my word, how I envy them!

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Basil King

Author of "The Inner Shrine," "The Street Called Straight," "Way Home," etc., etc., says of "Chance,"

It is a book to be read with the concentration of the tastes with which one savors good wines. The flashes of observation thrown out by those who tell the tale — wise, humorous, or tender, as the case may be — are as remarkable as the tale itself, like the precious stones set in the binding of a missal. But of the book's many striking qualities none is to me more impressive than the degree to which the concluding sentence justifies the quotation from Thomas Browne on the title page, delimiting the signification of the title itself, and rounding out the sphere of the author's thought. Unity of purpose could go no further.

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The Pall Mall Gazette.

It is a red-letter day in the life of a reviewer, when a new novel by Mr. Conrad falls to his lot. . . . Sailormen all the world over must thank Mr. Conrad for adding to his wonderful gallery two such splendid portraits of heroic unselfishness and simple loyalty on Captain Anthony and Mr. Charles Powell of the "Ferndale." . . .

The Spectator.

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The London Daily Chronicle.

Walter Prichard Eaton

Well-known critic and short-story writer, says:

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J. E. Spingarn

Formerly Professor of Comparative Literature at Columbia University says:

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Kate Langley Bosher

Author of "Mary Cary" and other books.

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Maria Thompson Daviess

Author of "The Melting of Molly," "Andrew the Glad," etc.

Conrad's "Chance" is a noble piece of work, fine in theme and worked out with great and leisurely scholarliness. I don't think many novels that read as if they were a story within a story, as "Chance" does, could be so wonderfully sustained in incident and interest.

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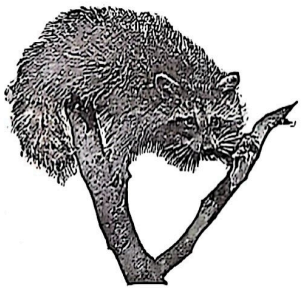

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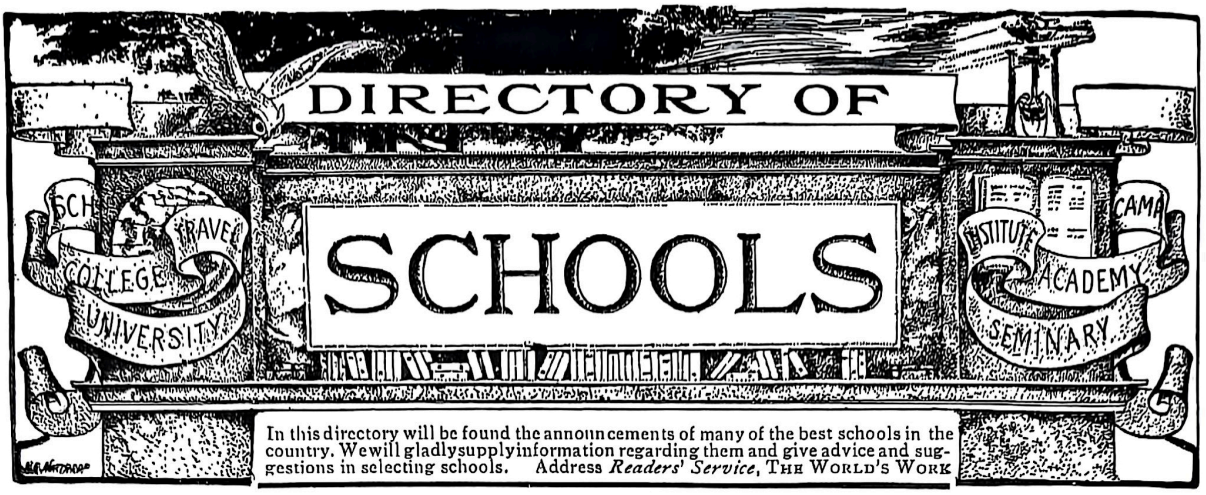

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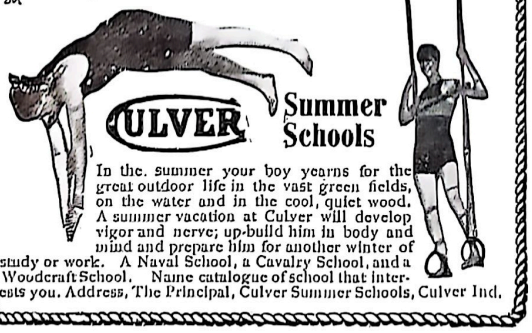

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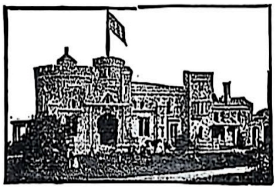

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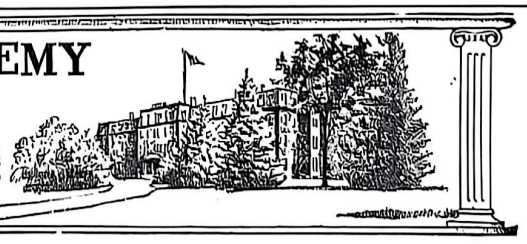

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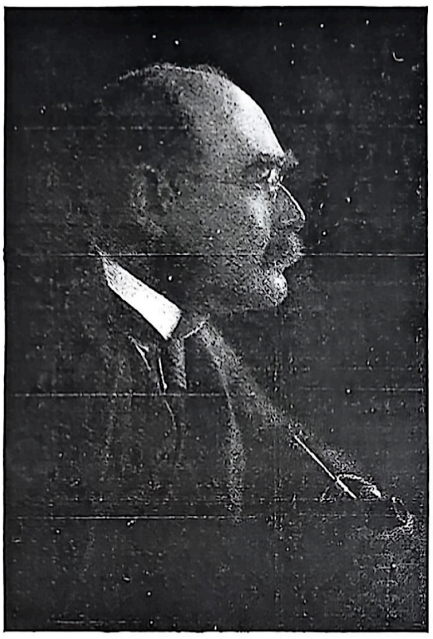

Kipling in the Sudan

IT WAS a hot night in February, 1913, at Wady Halfa, which you no doubt will recall is quite a way up the Nile and in the Nubian desert. Rudyard Kipling had just come North from Assuan, and a Doubleday, Page man had just come south from Khartoum.

Queerly enough, these two began to talk about book publishing, and the publisher, with characteristic modesty, was telling of all the tons of books which his firm was making daily. The author, in defense, discoursed upon a set of his own books, which were going to be the finest ever printed, so good that he had promised to sign each set.

"What about America?" said the publisher.

"The Copyright Law and the Custom House keep 'em out of the country," remarked the author.

"Let us get up an American edition, only better."

"You can't equal this English edition, much less beat it," says the author.

"If we do will you sign 1050 sets?"

"Try me," replied the author.

Thus was started the Seven Seas Edition of the Works of Rudyard Kipling. Samples of paper, printing, and watermarks, and abundant promises won the day. The author agreed to sign the sets, and one year from the moonlight night on the Nile the first three volumes were in the hands of readers. That is the story of

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SPECIAL TERMS

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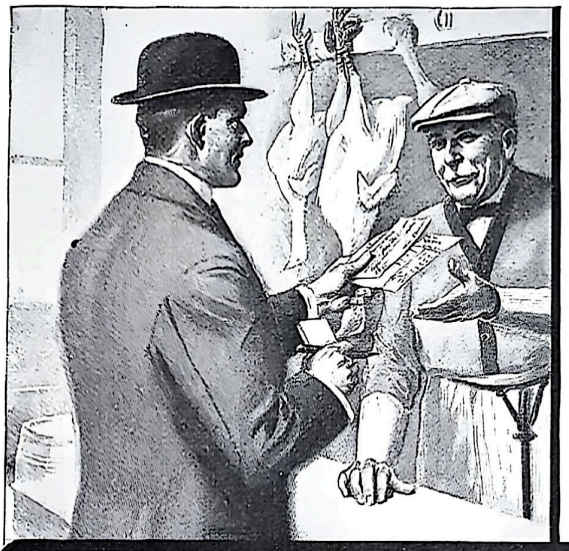
Doubleday, Page & Co., Garden City, N. Y.



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Electric Wireman	Window Trimming
Telephone Expert	Show-Card Writing
Architect	Lettering and Sign Painting
Building Contractor	Advertising
Architectural Draftsman	Commercial Illustrating
Structural Engineer	Industrial Designing
Concrete Construction	Commercial Law
Mechanical Engineer	Automobile Running
Mechanical Draftsman	Teacher
Refrigeration Engineer	English Branches
Civil Engineer	Good English for Every One
Surveyor	Agriculture
Mine Superintendent	Poultry Farming
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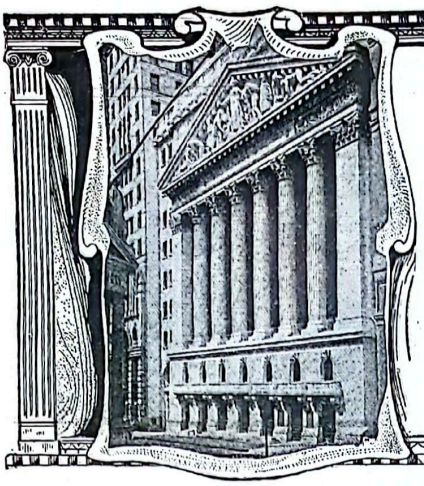

INVESTMENTS

This is a department in which we publish announcements of bankers. We investigate those who wish to use our pages, and the advertisements are supervised before acceptance. We make every effort to accept only the offerings of safe securities and the announcements of responsible and reliable banking firms.

The Readers' Service Bureau of the WORLD'S WORK offers its service without charge to all readers who desire information in regard to investments or on any financial subject. Inquiries about insurance will also be answered.

Address Readers' Service, The World's Work, 11 W. 32d St., New York City

INSURANCE

477.— MERCHANT. *Q.* I would like a little advice in regard to railroad stock investments. I have some New York Central, bought last June at 98. Is this stock as good for me to hold as any other in the list? For a stock investment, would you consider this a fairly safe one? Also, is it your opinion that the railroads will obtain the increase in freight rates they are asking for?

A. It is pretty difficult to determine accurately the investment position of New York Central stock at the present time. There are circumstances surrounding it that are not particularly reassuring, and which seem to us to make it advisable for all holders to keep in as close touch as possible with developments in the affairs of the company. Of course, no one may undertake now to predict definitely what the Interstate Commerce Commission is going to decide in regard to the petition of the railroads for permission to advance their freight rates, but there is a fairly widespread impression that the roads will be able to make their case sufficiently strong to convince the Commission that they ought to receive at least a part of the advance for which they have petitioned. The New York Central would benefit materially from whatever advance might be granted, and everything else being equal, should be able another year to make a better showing of net earnings.

478. ST. NICHOLAS. *Q.* Will you kindly give me your opinion of the following bonds in $100 denominations, as a business man's investment: American Ice debenture 6's, Bethlehem Steel refunding 5's, Chicago, Milwaukee & St. Paul convertible 4½'s, Western Pacific first 5's, Virginian Railway first 5's, and City of Vancouver 4½'s?

A. For such an investment as you indicate, it is our opinion that this is a rather attractive selection of bonds. You understand, of course, that there are elements of risk connected particularly with the Western Pacific 5's and the American Ice debentures. But on the other hand, there are other issues in the list, such as the Virginian Railway 5's and the City of Vancouver 4½'s, which can be regarded as high class investments in all respects. Taken as a whole, the group seems to us to be a pretty well balanced one for a business man's investment.

479. GROWER. *Q.* As the result of the sale of some property, I expect to have before long a few thousand dollars for investment. As I am willing to forego the possibility of quick realization and speculative increase in value, and believing that there are legitimate reasons for somewhat higher rates of interest in the South and West, I lean toward farm mortgages in those sections. I should like to know what has been the record of this class of investment as to security. Also, are the original mortgages delivered to the investor? If not, what method is pursued?

A. You are quite right in holding the belief that there are "legitimate reasons" for higher interest rates on mortgages in the South and West than on the same kind of securities in the East. The principal reason, of course, is an inadequate supply of loanable funds in those sections. In a great many instances it is that condition, rather than lack of underlying security, which results in mortgages bearing interest at 6 to 7, or even 8 per cent. We have always looked with favor upon the properly selected farm mortgage from those sections as a suitable security for any one investing for income only, and on that account relieved of the necessity of paying attention to the virtue of marketability. Such mortgages, purchased through responsible and experienced dealers have had an excellent record for safety during the last decade. It is customary for the dealers to de iver all of the original papers to the investor, but practically all of them attend to the details of collecting and remitting interest and principal without additional charge.

480. STOCKHOLDER. *Q.* I have some Western Union stock, for which I paid 92 in 1903 and 92⅜ in 1905. I did not realize that the stock had gone down, as it has been impossible for me to watch the market—not being a trained business woman. Would you advise me to sell my shares and invest in a bond? Or, do you think Western Union will come back to anywhere near what I paid for it?

A. We are of the belief that it would be advisable for you to hold this stock, at least for a while longer. It is nowhere disputed that Western Union was put in a very much stronger position while it was under the management of the American Telephone & Telegraph Company, and even now that the latter company is relinquishing control, there seems to be every prospect that Western Union can continue to grow in strength. Indeed, it is pretty generally believed that within a reasonable time, it will be possible to restore the stock to the old 5 per cent. dividend basis. And, of course, as the dividend prospects for the shares brighten, they will tend to strengthen in market position.

481.—WOODFORD. *Q.* I would like to know of some bonds ($500 each) in which I can invest safely at more than 5 per cent.

A. As suggesting the kind of bonds, available in $500 denominations, which are suitable for the average investor, the following are selected at random from a list of current offerings: Virginian Railway first mortgage 5's, Cumberland Telephone first and general 5's, and Montreal Tramway first and refunding 5's.

Buy Bonds Now Selling at a Discount

If you own bonds that cost a substantial premium, you should set aside out of each interest payment such proportionate amount as may be necessary to make up the difference between cost price and par value at maturity. Otherwise, if you spend all the income, you are depleting your principal, since you receive at maturity, not the cost price, but the par value of the bonds.

In this connection it might be well to consider exchanging high premium bonds for equally desirable issues now selling at a discount. Particularly is this pertinent to Trustees, who for many reasons are desirous of maintaining the principal of the fund. To invest in sound bonds selling below their par value would make it practically certain that when the bonds mature, and possibly before, the principal of the fund would be increased to the extent of the difference between cost price and par value.

Date_____

Gentlemen: Kindly inform me what discount bonds you would suggest as substitute investments for the following premium bonds:

AMOUNT	TITLE OF BOND	INTEREST RATE	MATURITY DATE

Name _____

Street_____ City_____

Ask us to send you circular No. 732, describing Railroad, Public Utility, Municipal and Provincial Bonds, now selling at a discount.

Spencer Trask & Co.

Investment Bankers

43 Exchange Place, New York

State and James Streets, Albany

50 Congress Street, Boston—72 West Adams Street, Chicago

Buying Bonds Systematically

A systematic policy, rigidly maintained, is conducive to the best results in every department of business life. The same method, applied to investment, is particularly effective.

The business or professional man whose income exceeds his requirements is certain to have more money safely invested at the end of a period of years if he purchases sound securities with regularity.

An important feature of a truly systematic and scientific plan of investment is diversification. Even in so safe a field as seasoned bonds, a wide distribution among various types of sound securities is desirable.

The need for diversification applies with equal force to nearly all investors regardless of the size of their surplus.

We shall be pleased to send you our booklet entitled,

"Buying Bonds Systematically"

which contains much useful information concerning methodical and properly diversified investment.

Send for General Circular and Booklet F-13.

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WE HAVE SOLD OVER **$70,000,000 of Bonds of our Country**

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SAFE AND SURE INVESTMENTS are the only kind we offer. We sell no speculative securities of any kind, but confine our activities to dealing in only the highest grade

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Free From Income Tax

Payable from taxes secured by the entire wealth of rich cities, counties and school districts, they are all that can be desired of an investment.

Yielding 4% to 5¼%

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Thousands *of* Investors Make the Same Old Error

—they sacrifice income without any gain whatever of *real* safety.

It is needless to say that the greatest of all investment errors is to forget safety in pursuit of an alluringly high income yield. But this mistake is less common than it was. Investors are wiser and more prudent nowadays.

Yet it is a fact that for the great majority, the best investment is the *safe* investment with the largest income. It is poor business policy to purchase investment qualities one may not need, at the expense of the interest yield, which one does need vitally.

On request, we will gladly explain why the 6% serial First Mortgage bonds we own and offer, return a larger interest yield than most other securities of an equal degree of soundness. The fact that no investor has ever suffered loss of either principal or interest on any security purchased of us, shows well how safe they are. These bonds are in convenient denominations—$100, $500, $1,000 and $5,000.

Those genuinely interested should call or write for the Investors Magazine, our monthly publication, and Circular No. 535D.

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MORTGAGE AND BOND BANKERS

ESTABLISHED 1882

STRAUS BUILDING CHICAGO — 32 YEARS WITHOUT A DOLLAR LOSS — ONE WALL STREET NEW YORK

To Yield Six Per Cent.

¶ We offer a very attractive issue of First Mortgage Real Estate Bonds secured upon the fee and a new twelve story office building located in a growing City in the central West, having a population of approximately 90,000. The fee and building have been conservatively valued at $835,000; the total issue of the bonds being $450,000.

¶ This issue matures serially for a period of ten years, thereby increasing the margin of safety each year.

¶ We offer a limited amount of these bonds at a price to yield 6% on the investment, and can give the issue our unqualified recommendation as to safety.

¶ Complete descriptive circular will be mailed upon request.

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Downtown Chicago Building Bonds

To Net 5½%

Security is a 21-story office building on the principal retail street at one of the busiest corners.

Value of property nearly twice bond issue.
Net income twice interest charges.
Margin of security will steadily increase.
Ownership strong and experienced.

An ideal investment for investors requiring absolute safety of principal and good interest return.

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Largest Organization of its Character in the U. S.

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We will be glad to send a copy of this chart on request.

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Guaranty Trust Company of New York

140 Broadway

Capital and Surplus - - - - - - -	**$ 30,000,000**
Assets, over - - - - - - - - -	**200,000,000**

Southern Timber Bonds

We recently purchased an issue of First Mortgage Bonds of the Carpenter-O'Brien Company, secured by about 183,000 acres of timber land in Florida, one of the largest stands of Southern timber under one ownership.

The bonds will also be a First Mortgage on the manufacturing plant of the Company. This is to be located on tide water and the Company is in a position to manufacture and market its product very economically.

The property is owned and will be operated by well-known, successful lumbermen of high financial standing.

The whole property has a value estimated at over $7,000,000, which is more than twice the total amount of bonds outstanding.

The bonds are due serially from 1915 to 1925 and bear interest at 6%.

Write for Circular 3045 W. giving full information

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CAPITAL $3,000,000 **SURPLUS $1,500,000**

6% Bonds that Banks Buy

EVERY corporation bond-issue we have sold has been bought in part by leading Ohio banks and trust companies.

You can buy the same sort of bonds upon the same terms. You can get a 6% yield from your investments with the same security that banks require.

Have you done yourself full justice in buying bonds for permanent investment without first investigating these higher-rate bonds? In all probability we can help to raise your average income.

Our present list contains choice 6% corporation and municipal bonds. State your preference, and we will promptly mail you particulars—without obligation upon your part.

Ask for Circular 331

T&W

The Tillotson & Wolcott Co.
INVESTMENT-BONDS
OHIO LICENSE NO. 1
CLEVELAND CINCINNATI

6%

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FOR discriminating investors who demand a just return on their money as well as unquestioned security.

A-R-E 6's are the Bonds of the American Real Estate Company and are based on the ownership of New York realty. They have been issued and offered to the investing public for 26 years, in which time they have returned nearly $12,000,000 in principal and interest.

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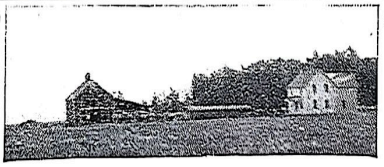
Denominations of $1000 and upward, purchasable by annual instalments of $25 or more earning 6% compounded annually for 10, 15 or 20 years.

Complete descriptive matter sent on request.

American Real Estate Company

Founded 1888
Capital and Surplus, $3,247,789.13
527 Fifth Avenue Room 513 New York

6% FARM MORTGAGES 6%



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Our record shows that no investor in our mortgages has ever lost a dollar by reason of such investment and proves our loans to be of established merit.

6% net can be earned on either large or small amounts.

May we send list of offerings and free Booklet "U"?

Est. 1883 Capital and Surplus over $350,000.00

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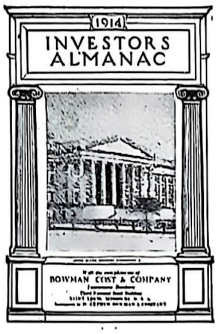
"The Blue Book of American Investments"



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First: Because they are a mortgage at **only** 60% of actual **cash** invested.

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Third: Because the territory served is the rich, growing "corn belt."

Fourth: Because the industries are diversified, affording numerous sources of income.

Fifth: Because a sinking fund, **now operative,** retires **one-third** of the bonds before maturity.

* Exempt from payment of normal federal income tax.

We consider the offering in every sense a most attractive investment. The above and other features are fully explained in our new special circular, W-2, just issued. Send for it.

BOWMAN, COST & COMPANY

Investment Bankers

610 Third National Bank Building, St. Louis, Missouri

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6½%

We offer any part of $300,000.00 of First Mortgage Real Estate Bonds on a basis to net 6½% on the money invested.

Bonds secured by a First Mortgage on 40,000 acres of land; 80% of the entire tract tillable; 6,000 acres now in cultivation. Improvements consist of

122 houses; 34 wells; 30 barns; silos and tool houses; 150 miles of fence.

Total valuation of improvements, $140,000.00; valuation of land, $1,035,000.00.

The company signing the bonds capitalized at $1,000,000.00, with total resources of $1,500,000.00. Bonds also guaranteed by individual, whose net worth exceeds $2,000,000.00. Bonds issued in $1,000.00 denominations, maturing:

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$60,000.00 ..... January 1st, 1920
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Houston, Texas

Capital $2,000,000. **Surplus $600,000.**

"A STATE BANK WITH FULL BANKING PRIVILEGES"

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS

TALKS TO INVESTORS

By the

FINANCIAL EDITOR OF THE WORLD'S WORK

BONDS AND THE PERSONAL PROPERTY TAX

A lawyer in Shelbyville, Illinois, wrote to the WORLD'S WORK recently an interesting letter, in which he brought up the old question of the general personal property tax, as it applies to investments. Here is his letter:

"I have been a careful peruser of your financial columns for a good many months, and it seems to me you omit one very essential element.

"You talk about investments. You speak this month of Illinois Central and Chicago & Northwestern stocks, and prefer bonds to them. You seemingly entirely overlook the personal property tax. Take where I am located, for instance; the tax this year upon one third of the value of a bond is $6.09 per hundred, or upon the full value, $2.03 per hundred. A bond which would net 5 per cent. upon the purchase price would, in fact, net a widow or any other investor, less than 3 per cent. On the other hand, corporations organized in the State of Illinois, like the Illinois Central and Chicago & Northwestern, are tax free; that is, the corporation pays the taxes and the dividend is received by the investor, free. In other words, one share of Illinois Central stock at 5 per cent. dividend, nets $5 clear, whereas a 5 per cent. bond nets one living where I live, less than 3 per cent. It takes but a moment's consideration to understand that Illinois Central at 120 is a better investment than any bond, and Chicago & Northwestern common, which pays 7 per cent., is a better investment at 140 than any bond.

"That is, of course, provided the investor desires to hold, as a widow would. The present conditions in Illinois with the Public Utilities law, and the present prospective legislation at Washington make it practically certain that the stock of these two roads will be safe, permanent investments, forever.

"Practically all investments you have recommended have ignored the personal property tax, which exists in nearly all the States of the Union. Practically every investment you have recommended since I have known your department, has ignored this property tax, and has been an investment which in Illinois would net only two or three per cent. after the tax was paid. Many of your investments have been such that Government bonds would be better investments, when net return is considered.

"I sometimes wonder, if you realize that, by reason of this condition, the advice of your department, and of nearly all like departments, is practically wasted."

There are two reasons why it has never been the habit of the editor of this department to touch upon the personal property tax question, in discussing investments in these pages. The first reason is that the question is one which cannot be discussed briefly in a general way. It is true, as the writer of the above letter says, that the tax applies to securities in nearly every State, but there is no uniformity in the manner of its application; so that it has always seemed necessary to discuss the question only in the light of the peculiar circumstances of each case in which it has arisen.

The second, and more weighty, reason is that these discussions are, for the most part, discussions of *general investment principles*, among which there is none more important, fundamentally, than the one which fixes the distinction between a share of stock and a bond To ignore this distinction is, in general, to ignore one of the basic principles governing the *safety* of invested funds. That is the fallacy of the argument of our lawyer friend, who is obviously disposed to look at the question entirely from the point of view of income, and to disregard the fact that stock by nature is an indefinite risk If this argument were to be applied generally to the choice of investments, there would, indeed, be a scant demand for bonds.

The editor does not recall having referred to Illinois Central and Chicago & Northwestern stocks in the manner suggested by this correspondent. In fact, as far as the latter stock is concerned, he is inclined to agree largely with the correspondent's estimation of it, although he would scarcely venture to predict its future as an investment in terms quite as strong. Northwestern common has been on a 7 per cent. dividend basis since 1902, and has a record which entitles it to be regarded as a representative investment security of the kind. But between now and "forever" a good many unexpected things might happen to it. Just as a suggestion: What if the Government should decide eventually to take over the railroads? Would the terms offered to the Northwestern be such as to make it possible to reimburse dollar for dollar those who held the common stock at 140? Maybe not.

Or take the Illinois Central as an illustration of what the unexpected sometimes does. It was only a year or so ago that a combination of floods and graft placed the stock of that road in a precarious position. Serious consequences were averted, but to say the least the incident certainly justifies caution in recommending the stock as a widow's investment.

No — the remedy for this personal tax situation is to reform the tax laws. For investors, who are able, as our lawyer friend probably is, to give close attention to their investments all of the time, it is frequently perfectly proper to confine the choice of securities to exempt stocks as a method of evading the tax. But there is a crying necessity in one State after another for the amendment of the personal property clause, inserted in constitutions at a time when conditions were far different than they are to-day, and when, as some one has said, "no one could have foreseen that that constitutional provision would become a 'tax on honesty'."

From the investor's point of view, a step in the right direction was taken in New York about three years ago. Under the so-called "secured debt law" of that State, any bond, note, mortgage, or other form of secured debt, may be exempted by paying a tax of one half of one per cent. of the face value, this payment being made once and for all.

To secure uniform and reasonable tax-laws among the various States is an important work, to which the Investment Bankers' Association will undoubtedly sometime bend its energies.

At 5%

When bonds of Standard railroads like Southern Pacific, Atchison, Baltimore & Ohio and others are selling to yield 5%, why go further and take chances?

I have no securities of my own for sale.

There is no charge for consultation by mail or in person.

C. M. Keys

35 Nassau Street, New York

A Mortgage Bond

of one of our large railroad systems, listed on the New York Stock Exchange, at present prices will yield over

6½%

and offers excellent opportunities for enhancement in value.

Information on request

Hornblower & Weeks

60 Congress St., Boston

NEW YORK CHICAGO DETROIT
PROVIDENCE NEWPORT HARTFORD

Members New York, Boston and Chicago Stock Exchanges

How to Make The Best Investments

The prices of standard stocks and bonds are as sensitive to the laws of supply and demand and to business conditions as the prices of any commodities which are actively traded in.

Those who make their investments at times when it is particularly advantageous to make them, are not only able to obtain very attractive prices, but, in addition, incomes which are larger than may ordinarily be had.

We invite requests from those who have either small or large sums available, for our Investment Circular No. T-75 and for our recommendations as to the particular type of securities which is especially desirable now and for the best examples of that type.

A. B. Leach & Co.

Investment Securities

149 Broadway, New York

105 South La Salle St., Chicago

Boston Baltimore
Buffalo Philadelphia London, Eng.

SOUND BONDS

Bond Talk

No. 10

Are your registered bonds secured from loss?

A point that has been overlooked in the registration of bonds and which will interest every investor, is dealt with in this issue of "Bond Talk"—which also contains other articles of interest.

Write to-day for "Bond Talk" "W"

P. W. Brooks & Co

Incorporated

Stock Exch. Bldg. **115 Broadway**
Philadelphia **New York**

6% FOR YOU! WITH YOUR CHOICE of any of the following:

MUNICIPAL BONDS

Secured by the taxing power of school, road and drainage districts, the income from which will be exempt from the Federal Income Tax.

TAX DEBENTURES

Being the direct obligations of a Company with over a Half MillionDollars of Net Assets and secured by a deposit of tax liens for street improvements in progressive cities.

TIMBERLAND BONDS

Secured by Southern pine and hardwood timberlands — one of the most popular securities with a large class of investors.

GUARANTEED REAL ESTATE BONDS

Secured by producing farms and city property worth three times the amount loaned and guaranteed by a Company with over Half a Million Dollars of Net Assets.

Denominations $100, $500, $1000

Whatever your preference, you would surely enjoy seeing our picture booklet "Down South."

Please ask for Booklet 113 A

MORTGAGE SECURITIES CO.
CAPITAL PAID IN $600,000.
P. H. SAUNDERS, PRESIDENT - LEVERING MOORE, ACTIVE VICE PRES.
WHITNEY-CENTRAL BLDG. NEW ORLEANS

6% Farm Mortgages 6%

North Dakota and Montana

Offered by a strong organization. Your banker has, or can get, complete information concerning us.

Our Mortgages are made through our own offices only. We know the security and borrower back of each loan, because we are *right on the ground* and know all the conditions very thoroughly.

We handle all the details for you, collecting interest and principal and remitting without expense to you.

Write for current lists and references

BICKELL, KYLLO & COMPANY
Incorporated
Towner, North Dakota

The Cautious INVESTOR

You who have a small or large amount of surplus money for investment should look carefully into our *Georgia Farm Loans* earning

6 Per Cent.

These loans are secured by well improved *operating* Georgia farms and based on from two to four times actual, intrinsic value. Our investigations of values are carefully made *before* loan is recommended and we attend to every protection in the payment of insurance, taxes, collections, etc.

We offer you as additional protection 40 years of continuous business in this work. *Write for booklet.*

Established 1870
The Southern Mortgage Co.
Atlanta, Ga.

Don't Invest A Dollar

Till you've read our booklet on REMERTA NOTES—Fivefold Safety and 6% Yield. Good old-fashioned savings bank principles *plus effective safeguards.*

Write our nearest office for Booklet W. It will open your eyes to what really constitutes a *wise* investment.

ASHLEY & COMPANY
Investment Securities
200 Devonshire St. BOSTON — 111 Broadway NEW YORK — 3rd Nat'l Bank Bldg. ATLANTA

7% With Ample SECURITY

Selected first mortgages placed by us on choice improved real estate in Pensacola, Florida, will yield a high return and answer every requirement of security.

Safety of principal and 7 per cent net annual interest payable quarterly assured. In the past thirty years we have placed more than $14,000,000 in these loans without a single loss to an investor. Write for illustrated booklet and complete information.

The Fisher Real Estate Agency
PENSACOLA, FLA.

Helpful Investment Suggestions

You will find in our monthly lists of investment offerings and special descriptive circulars of new security issues, helpful suggestions regarding the purchase of investments.

We shall be glad to place your name on our mailing list to receive these publications regularly on request.

For the solution of the special problems of the individual investor the services of our entire organization are always available.

Correspondence is invited

White, Weld & Co.

The Rookery **Chicago** | 14 Wall St. **New York** | 111 Devonshire St. **Boston**

Prepare for Investing

If present indications stand for anything—if the gradual increase in industrial activity and the general improvement in political, financial and business circles are harbingers of the future,—in a few months you will be too busy attending to the increased activity in your line to pay attention to your investments and take advantage of prices before they begin to go above the bargain mark.

Now is the time to take what funds you have and invest them. High-grade securities, both stocks and bonds, may now be bought at unusually low prices.

Your order, regardless of the amount, will receive our prompt attention.

Let us send you our booklets
"Odd Lots"
"Buying and Selling Foresight"
and "Money Talks"

CHISHOLM & CHAPMAN

Members { New York Stock Exchange / New York Cotton Exchange

73 Broadway **NEW YORK CITY**

CAREFULLY SELECTED

Farm Loans

In a rich, productive and growing agricultural section are offered to investors seeking the best rate consistent with the highest grade of security.

We make these Mortgages through our Loan Committee under the strict Banking Laws of Texas and subject to State Supervision and Examination.

We invite correspondence with those desiring an agency for securing these loans.

Standard Trust Co.

Capital Paid - - - - - $250,000.00

SAN ANTONIO, TEXAS

A Land Mortgage Bank Exclusively.

MORTGAGES
6% Farm—7% City

We offer our mortgages to you as a sound investment, and only after careful examination of each property.

EIGHT LIFE INSURANCE COMPANIES attest the soundness of these mortgages by purchasing in increasing volume.

Our mortgages are placed on income-bearing properties only and on a basis of but 40 per cent. of actual value.

Collections are made without cost to investors.

INTEREST AND PRINCIPAL REMITTED BEFORE DUE DATE BY NEW YORK CHECK.

Twenty-one years' experience—never a loss to an investor.

Reynolds Mortgage Company

R. B. BISHOP, *Vice-Pres.*

Fort Worth **Texas**

Minnesota and Dakota Farm Mortgages

Well placed first mortgage farm loans are always dependable. They yield a higher rate of interest (6%) than most forms of investment. They do not fluctuate in value. You KNOW that you will receive an income which can be counted upon in advance.

Our mortgages, made at our own banks, are absolutely first class investments. We take care of the collection of interest and remit free of charge to the purchaser. No waiting for interest or principal. We have loans in amounts from $500 to $10,000.

Write for our list of offerings.

THE BANKERS FARM MORTGAGE CO.
418 Endicott Bldg., St. Paul, Minnesota

NORTH DAKOTA Farm Mortgages 6%

33 years' residence; 30 years making Farm Mortgages, without the loss of a dollar interest or principal. Write for information No. 29.

WALTER L. WILLIAMSON
Lisbon, North Dakota

SOUTH CAROLINA FARM LOANS
Attractive—Safe

We can place your money to net you Six per cent. in a First Mortgage on a High Class Farm at not exceeding fifty per cent. of the value of the land. Mortgages mature in from three to five years but interest is payable annually. Investors hold Mortgages, Abstracts, etc.

South Carolina is a very Prosperous Agricultural State and you should know what the State and National Governments say about our farm lands.

We issue Certificates of deposit in sums of Two Hundred Dollars and up, payable in twelve months, on which we pay Five per cent.

One of the above propositions will likely suit your case. Write us.

CITIZENS BANK OF BATESBURG
Batesburg, S. C.

6% DIVIDEND COUPON CERTIFICATES

PAYABLE ON DEMAND AT ANY TIME

THESE certificates are issued in even multiples of $100.00. They bear dividends at the rate of 6 per cent per annum, payable semi-annually from the date of issue, and have done so for 23 years.

They also participate in an additional dividend at the end of each five years.

They are amply secured by first mortgages on homes; part of the principal and all of the interest being paid back to us each month.

We are the oldest Savings Association in this State. Under strict supervision of the State Building and Loan Examiners. Many of the best business men in this country are placing their savings with us. There is no cleaner or safer investment.

Send for booklet and best of references East and West.
7 1-5 per cent paid on monthly savings for 23 years.
$5.00 saved monthly. $1,000 at maturity.

INDUSTRIAL BUILDING AND LOAN ASSOCIATION
29 Jacobson Building, Denver, Colo.

For 56 years we have sold

Iowa Farm Mortgages

Over a *Thousand Dollars* a Day of interest paid to clients without delay or loss. Address for details, Mortgage Dept.

Leavitt & Johnson Trust Company
Waterloo, Iowa

6% COLORADO FARM MORTGAGES 7%

You would not think of buying an expensive piano without the aid and advice of someone whose knowledge especially fitted him to judge the superiority of one instrument over another.

When investing, exercise the same care.

Our acquaintance and knowledge of conditions here in this great, productive, farming section, qualifies us to select the best mortgages that can be secured.

Bear in mind, the security is indestructible.

Correspondence Solicited

THE HOME LOAN AND INVESTMENT CO.
S. G. McMullin, President — Grand Junction, Colo.

6 AND 7% LOANS SAFEGUARDED

By First Mortgage on Improved City and Farm Property.

Both principal and interest protected with ample security.

Risk practically eliminated. Every transaction is investigated by an expert on values and our appraisals are more than conservative. Our literature and lists will open to you a new channel for profitable investment in large or small amounts. Mailed on request. This is the fourth year our advertising has appeared in *World's Work*.

SESSIONS LOAN & TRUST COMPANY
Dept. B. — Marietta, Ga.

Farm Mortgages Guaranteed

Central Texas — 6% — *Thirtieth Year*

Write for particulars

THE W. C. BELCHER LAND MORTGAGE CO.
FORT WORTH, TEXAS
Capital and Surplus $320,000.00

In Buying Bonds Consider—

First: "SAFETY"
Second: "INCOME"
Third: "YOUR FUTURE INDEPENDENCE"

WE OFFER

Carefully Selected Southern Municipal Bonds.

High Grade Investments of the Most Desirable Industrial Bonds Yielding *six per cent and over.*

Public Service and Electric Railroad Bonds.

Short Term Collateral Notes, which we recommend and which will pass the most rigid investigation.

Write us today.

W. IRVING YOUNG & COMPANY
INVESTMENT BANKERS

Equitable Building, Atlanta, Georgia. | Foreign Offices: Paris, France. | Woodward Building, Washington, D. C.

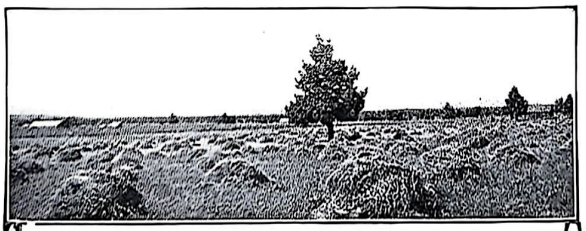
5% DANFORTH FARM MORTGAGES 6%

Will bear the closest investigation. Our territory is limited to localities where values are tried and permanent.

Fifty-six years' experience in lending on farm lands without the loss of a single dollar means something to persons who want safe investments.

Write for our new List of Mortgages No. 54.

A. G. DANFORTH & CO., Bankers
Founded A. D. 1858 WASHINGTON, ILL.



FARM MORTGAGES

Yielding 6% and 6½% net. First mortgages secured by improved diversified farms in the Willamette, Wallowa, and Grande Ronde Valleys in Oregon. These valleys are the most fertile and prosperous diversified farming districts in the Northwest. *Write for current mortgage list and pamphlet.*

THE DEVEREAUX MORTGAGE CO.
1009 Spalding Bldg. PORTLAND, ORE.

SEATTLE 7% MORTGAGES

Keep in Touch With Your Investment

Lack of intimate knowledge of conditions in distant fields deters many from seeking the higher profit that comes from investment there.

When you invest through us in *seven per cent* mortgages on improved city and farm property in this State, you have a competent representative in constant touch with your investment.

We have a record of twelve years without a loss to any client.

Let us send you our booklet, "Seattle Mortgages" and list of current offerings.

JOSEPH E. THOMAS & CO.,
105 Cherry St. Seattle, Wash.

6 Per Cent School District Bonds

Exempt from the Federal Income Tax and coupons and principal collected as heretofore without requiring any certificate of ownership.

Denominations of $100, $200, $250, $500 and $1000.

Price 104 and interest.

Yielding from 5¼% to 5⅝%, according to maturity, an unusually attractive price for this class of security.

Write for descriptive circular.

WALTER E. ORTHWEIN

228 North Fourth Street St. Louis

6% NET 38th YEAR

SAVE SMALL SUMS

You could accumulate more cash capital in a very few years by saving up comparatively small sums of money—your dividends and interest income, for instance.

You probably never seriously considered such a thing, because the amounts looked so small and no opportunity has ever before offered itself to you to save and invest only $25.00 at 6 per cent interest. There is no need for you to wait until you have saved up $2,000, $500, or even $200 with which to buy one of our mortgages in order to secure a 6 per cent investment with us. Our certificates of Deposit yield 6 per cent, payable semi-annually—the same as our mortgages—and are withdrawable after one year, on 30 days' notice. Send $25 today; ask for Loan List 708.

Perkins & Co. FINANCIAL BROKERS
LAWRENCE, KANSAS

District Municipal Bonds

carefully selected from the principal cities in the State of Washington to yield the investor from

5% to 7%

We sell these bonds to Savings Banks. Why not to you

ERIKSON, JOHANSON & COMPANY
Erikson Bldg., Seattle, Washington

7%

Investments to Net 7% to 8%

Invest in first mortgages — a good income. We have them here in Oklahoma City on high class, improved real estate where the actual value of the property is three times the amount of the loan — ample security.

Shall be pleased to send you upon request our free booklet describing our business and list of loans. We have loans of from $150.00 to $10,000.00.

AURELIUS-SWANSON CO.
20 State National Bank Bldg. Oklahoma City, Okla.

Do You Know

what rate of interest on an investment you can afford? Why? What "safety" should be yours? Are the securities you own or intend to buy best suited to your needs?

Hundreds of our readers get information and advice on their investments by return mail. We shall be glad to help you. Address

READERS' SERVICE DEPARTMENT
Doubleday, Page & Company
11 West 32nd St., New York

¶ The people of this country have lost $129,000,000 during the last two years through investing in get-rich quick propositions controlled by fraudulent concerns.

¶ Schemes of this nature are skillfully presented, and it is sometimes difficult to distinguish between the sound and the unsound investment.

¶ Readers of THE WORLD'S WORK should consult our service department before investing their earnings.

¶ Our financial editor will be glad to reply to your letter personally. Address Readers' Service WORLD'S WORK Garden City, N. Y.

SAFETY

THE famous Disability Clause embodied in the Guaranteed Low Cost Life Insurance policies of The Travelers protects the policyholder as a breakwater does a disabled ship in a storm.

In case you become permanently and totally disabled from accident or disease before age sixty, the policy immediately matures for the full value by the payment to you of a guaranteed yearly income.

In the Monthly Income Policy the payments will be made to you, and at your death to your wife for life.

The Travelers' Disability provision is the greatest benefit added to life insurance in many years. Let us tell you what it has done for others. It will do the same for you. No Life Insurance is complete without The Travelers Disability Clause.

Moral: Insure in The Travelers

The TRAVELERS INSURANCE CO., Hartford, Conn. World's Work E TEAR OFF

Please send me particulars regarding your policies with the Disability Clause.
My name, address, occupation and date of birth are written below.

Romances of Modern Business

CHAPTER IV

The Story of a Mattress

When an old Frenchman a quarter of a century ago fidgeted in the pew of his provincial church and wondered why worship of the Almighty must be attended with hard benches he was approaching a genuine service to the world. For he thought out a way to make pew cushions for churches and from his idea a great business grew in far-away America, that of Ostermoor & Company.

Mr. M. G. Ostermoor and Mr. Edwin A. Ames in a modest way began making church cushions. Later they developed the idea and made a mattress. A small trade was built up with hotels and hospitals; but the business was limited.

Just then fate turned a lucky card for the owners of the Ostermoor patent when a well-known advertising agent called at the small office of Ostermoor & Company. He urged Mr. Ames to expend two hundred dollars in advertising the only mattress that was built and not stuffed. That was in 1895.

The suggestion was not even taken seriously. Today Mr. Ames tells of this with relish.

"I had so little faith in advertising that it took this agent nearly three months to induce me to dig down in my jeans and produce the two hundred dollars," he relates in his characteristic way. "He had explained over and over again that I would be exploiting my mattress and necessarily creating a demand for it, but at that time I could not see the logic of it.

"And when the agent showed me the copy and told me he intended spending all my money for a half page in one magazine—well, what I thought of him wouldn't be esthetic publicity.

"But my surprise can be imagined when in a few days the orders from that one advertisement amounted to nearly one thousand dollars. Naturally, I continued to increase my advertising appropriation until we were using some thirty national magazines.

"When I tell merchants that my advertising appropriation has reached two hundred thousand dollars a year, and that my business has been built up through national magazine advertising, there is little need of anyone asking if I am a believer in national magazine advertising."

The Ostermoor Company not long ago celebrated the twenty-first anniversary of its organization. The first three years of its business life were meager; for the Ostermoor Mattress, like many other advertised commodities, had a modest beginning and a struggle during its early existence.

A dynamic force must be brought into the making of the success of a commercial product. This stirring influence — need it be said? — is the power to tell the people what the merchant has, and to tell them in a way that will command attention, interest, and confidence.

The success of the Ostermoor Mattress is a striking example of the application of this influence to business.

Eighteen years ago, the Ostermoor Mattress first was advertised in a national magazine. Since then its makers have consistently advertised in the magazines of national circulation. Today it is seldom that you lie down in a hotel, club, or home without reposing on an Ostermoor.

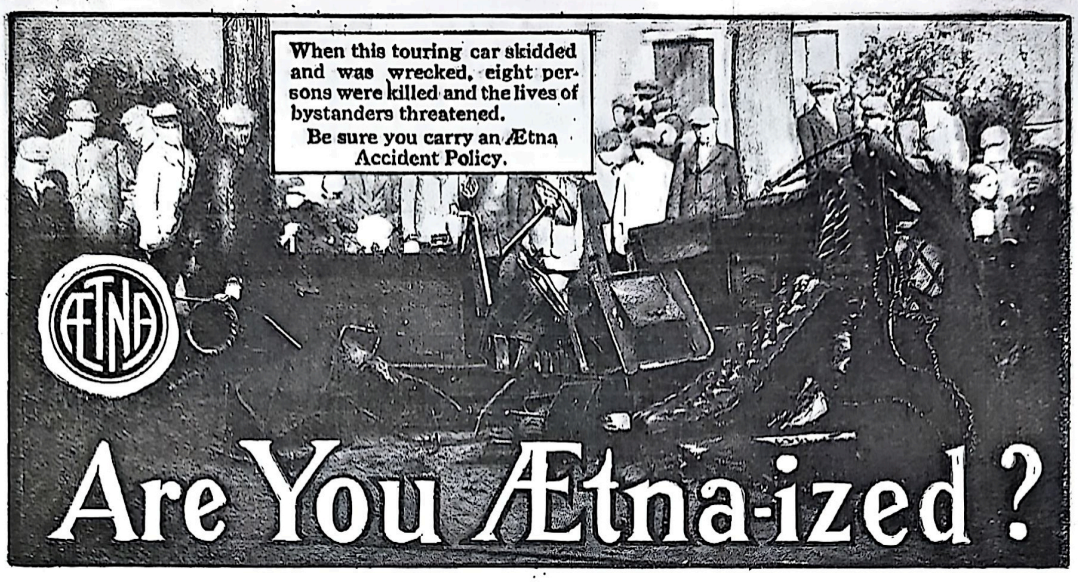
Mr. Ames and his business associates freely give magazine advertising credit for their success. Hear him further:

"Our business has grown beyond our fondest expectations. As an example, I might state we did more business during the month of October, 1913, than we did during the entire year of 1896. And as the business was built entirely upon magazine advertising, we, naturally, feel indebted to the magazines."

But it is not sufficient merely to tell of the success achieved by the Ostermoor Company through the force of national magazine advertising; for the same power has performed another service. This is the scope of its achievement for the buying public.

The Ostermoor has brought comfort to thousands, has lightened the weariness of travel and lessened the strain of sickness. It is an important feature of our present-day contributions to comfort and happiness. Such products have more than a commercial mission.

This is the fourth of a series of articles that is being published to show how magazine advertising is serving the public.



Every Wise Man Believes In

the complete protection of his salary.

He *knows* he may become disabled by illness or injured or killed by accident *at any time* and those who depend upon him may suffer in consequence.

He fully *intends* to find out about and always carry

Ætna Disability Insurance

to protect both himself and his family in case of accident or illness. Let the provident man who has not obtained such a policy remember

To-day is Better Than Too Late

The Ætna Life Insurance Company, of Hartford, Conn., is nationally well regarded because of its Financial Soundness, its Liberal Policy Contracts and its Fairness in Adjusting Claims.

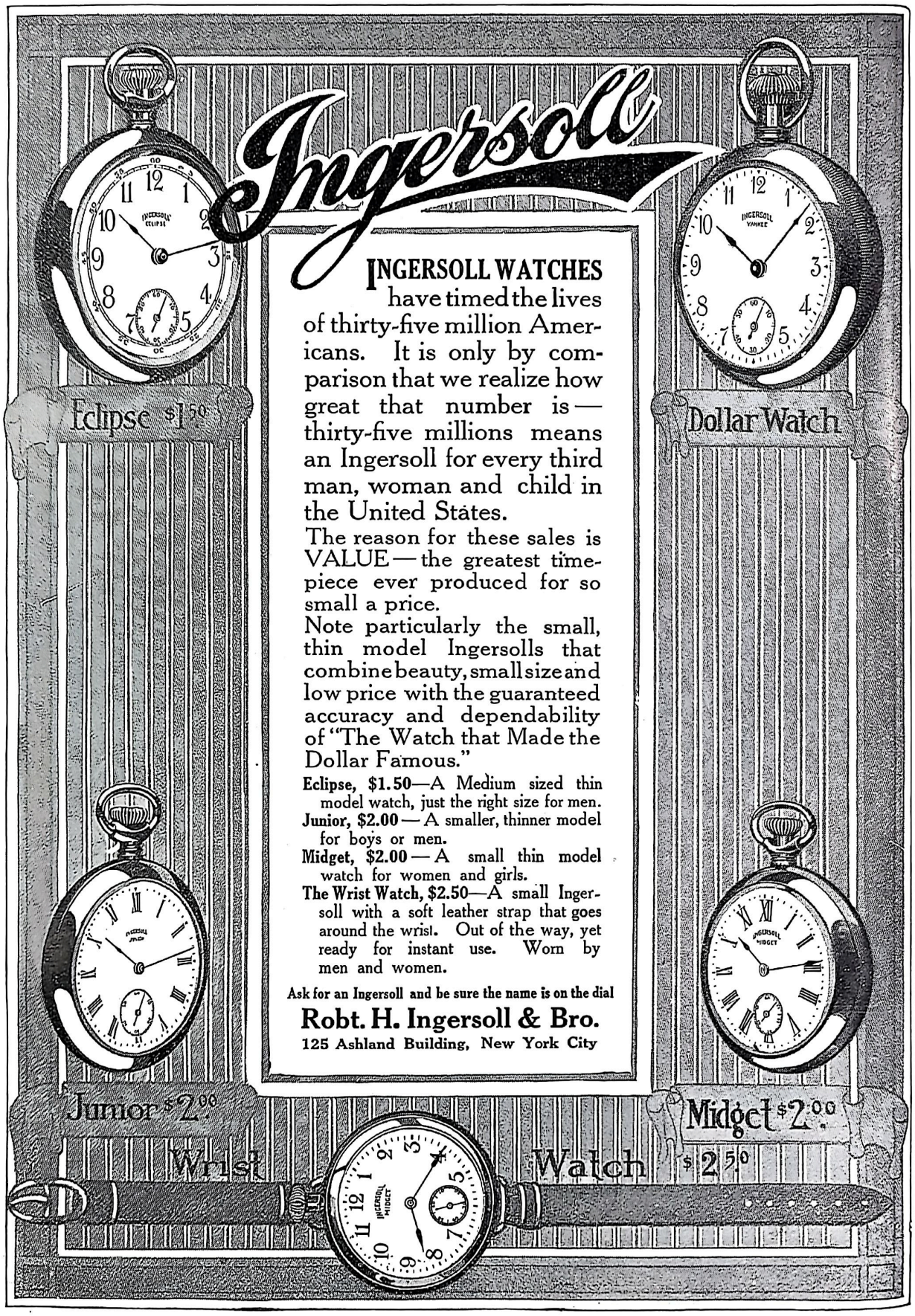
Its Agency organization is extensive and its policy holders receive excellent service and prompt settlements.

We will tell you more about it if you will send us the coupon to-day.

Ætna Life Insurance Co. (Drawer 1341) Hartford, Conn

World's Work

I have marked the kinds of Insurance I wish to know about. Accident☐ Health☐ Disability☐ $250 Life Certificate☐ I am under 55 years of age. My name, business address and occupation are written below.



INGERSOLL WATCHES have timed the lives of thirty-five million Americans. It is only by comparison that we realize how great that number is — thirty-five millions means an Ingersoll for every third man, woman and child in the United States.

The reason for these sales is VALUE — the greatest timepiece ever produced for so small a price.

Note particularly the small, thin model Ingersolls that combine beauty, small size and low price with the guaranteed accuracy and dependability of "The Watch that Made the Dollar Famous."

Eclipse, $1.50—A Medium sized thin model watch, just the right size for men.

Junior, $2.00 — A smaller, thinner model for boys or men.

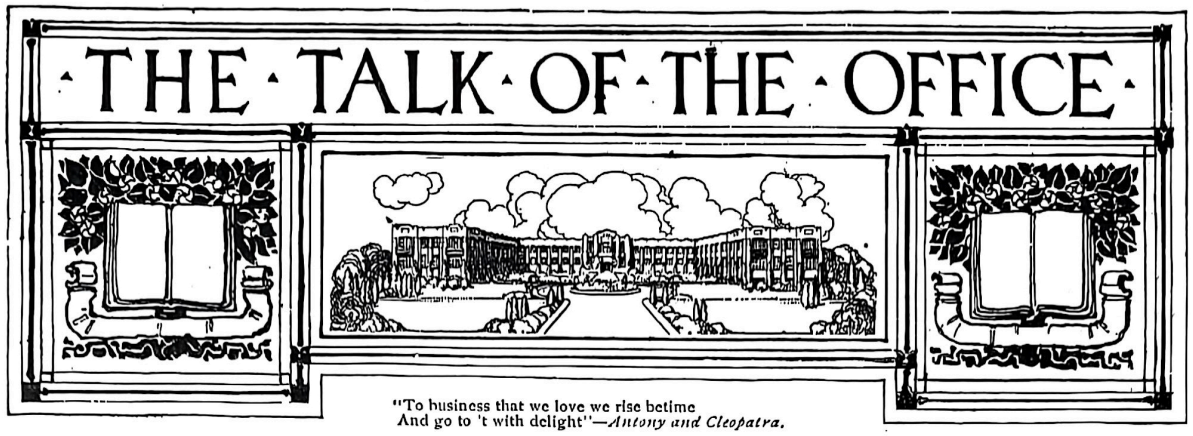
Midget, $2.00 — A small thin model watch for women and girls.

The Wrist Watch, $2.50—A small Ingersoll with a soft leather strap that goes around the wrist. Out of the way, yet ready for instant use. Worn by men and women.

Ask for an Ingersoll and be sure the name is on the dial

Robt. H. Ingersoll & Bro.

125 Ashland Building, New York City



"To business that we love we rise betime
And go to 't with delight"—*Antony and Cleopatra.*

PENROD

This new book by the author of "The Gentleman from Indiana," "Monsieur Beaucaire," etc., was published March 26th. We believe it will be only a short time before "Penrod" will have established himself everywhere as a real person and one of the most lovable youngsters ever put in a book.

The writer of these notes thinks he was a good deal of a Penrod once upon a time and you will think you were, too, just as sure as you read Booth Tarkington's story. And if you are a parent, you can be morally certain that the strange, unaccountable *Boy* who is part Indian, part fiend, part lovable child, who fills you alternately with fond hope and abysmal despair, is just another *Penrod* whom you can largely understand with Booth Tarkington's assistance.

It is doubtful if Mr. Tarkington has ever done more genuinely finished work than in this story. From Penrod's first appearance, in the legend of Arthur, for which a loving mother and sister array him in an extraordinary costume, down to the adventures with the tar-pot and his father's sling, and the gala event of his twelfth birthday, we watch a boy's mind at work, strange, inscrutable thing that it is; we see the humorous, tragic things that fill a boy's heart; and we come to the end with many regrets, for, first and last *Penrod* is a *Real Boy.*

JOSEPH CONRAD

"You'll know more about Conrad in a twelvemonth," was what we said in "The Talk of the Office" just a year ago — April, 1913. Was ever prophecy more religiously fulfilled? For truly the publication of *Chance* this spring has been something of an event in literature. In England Conrad's genius has been more widely recognized for some time; we in America have been slower to realize that in this Polish sea-captain (who never heard a word of English until he was nineteen) we have one of the great masters of romantic narrative. But now *Chance* has come "to haunt, to startle, and waylay." Truly a book that deepens one's appreciation of the inscrutable poignancies of life.

THE MEXICAN PEOPLE

Coming at a time when most of the people in the United States are deeply interested in Mexican affairs and the attitude of the United States toward the sister republic, "*The Mexican People: Their Struggle for Freedom,*" by L. Gutierrez de Lara and Edgcumb Pinchon, no doubt will go a long way toward giving Americans a more thorough understanding of President Wilson's attitude on this important and perplexing question. "*The Mexican People*" is a history of Mexico written from the point of view of the Mexican people — the peon class. It is, so far as we can ascertain, the first time that the voice of the Mexican working class has ever been expressed; and Señor de Lara and his colleague, Mr. Pinchon, in this book have set forth in clear and unmistakable terms the aspirations and the longings of the people of Mexico.

FROM THE EDITOR'S DESK

Next month the WORLD'S WORK will publish a group of articles on the colonial possessions of the United States. We have now been engaged for fifteen years in the administration of the affairs of outlying lands from the Philippines to the West Indies. What is our record as a colonizing nation? How many peoples do we rule, what are the extent and value of their lands, what have we done for them in education and in sanitation, what have they done for us in widening our horizon and uplifting our purposes? What is the price we pay for being a "world power?"

These and many other questions will be answered in the WORLD'S WORK for May. Mr. Garrison, the Secretary of War, and Major-General Wood, the Chief of Staff of the Army, will tell what the effect has been upon our military organization. Secretary Daniels, of the Navy Department, and Rear-Admiral French E. Chadwick will tell what the new strategy of the Navy is as a result of our expansion. Mr. William Bayard Hale will describe "The New Monroe Doctrine." Other articles will describe the work of American teachers, sanitarians, and administrators in Porto Rico and the Philippines.

In the WORLD'S WORK for May Dr. David Starr Jordan's second article on "What Europe Thinks of Us" will be published. It will conclude his striking résumé of foreign opinion of American politics and society.

Mr. Burton J. Hendrick will describe the latest discoveries of the Rockefeller Institute for Medical Research. Some of the commonest forms of infectious diseases have been the most difficult to cure because the germs are so small that they cannot be seen even with the microscope. How these infinitely small bacilli have been discovered and their existence proved though no human eye has ever seen them is one of the most fascinating stories of modern science.

We have been having one of those adventures in acquaintanceship that are among the most happy experiences of the editors' lot. Several months ago we received a letter from a reader in China — a gentleman whose name even we had never seen before. He wrote so graciously about the magazine and so intimately about its peculiar appeal to him that we felt not only grateful, but that we had known him a long time. And the literary touch in his letter so struck us when he described his life in the interior of China that we asked him to write something for our readers. After a long wait he replied that he had found a congenial subject in the heroic life and adventurous experiences of Dr. O. T. Logan, a medical missionary in Changteh, province of Hunan. We now have the article in hand, and in an early number of the WORLD'S WORK we shall publish Dr. Peter's article, which he has entitled "Doctor Succeeded Nevertheless."

Which article in this magazine do you like best? And why? If you will be good enough to tear off this lower margin and underscore your favorites, you will greatly help us to make the WORLD'S WORK the kind of magazine you like best. Especially tell us why you like the articles that you prefer. This is the most suggestive constructive criticism we can get.

The March of Events
A Young Woman's Financial Task
The New Morals of Business
A Prison That Makes Men Free
The Men of the Supreme Court
What I Am Trying To Do
David Starr Jordan
What Europe Thinks of Us
Mr. Ford's Plan To Share Profits
"Mayor Tom's" Successor
How Many Automobiles Can America Buy?
"Drumming" Revolutionary China
The Swing-Team Boss
The Value of the Panama Canal
A Twelve Million Dollar Job
The March of the Cities
Man and His Machines

FINAL DATE FOR SUBSCRIPTIONS BEFORE THE ADVANCE IN PRICE WILL BE MAY 28TH

The two old sayings which preach promptness,

"Strike while the iron is hot" and

"Make hay while the sun shines," take it for granted that every one knows how soon iron cools and how soon rain comes. But some people are surprised when the spirit of these adages is expressed in the suggestion that it would be judicious to purchase the new Encyclopaedia Britannica today.

End of the Direct Sale to the Public

THE public has been observing, with satisfaction, month after month, that the price of the work is very moderate, and that the system of partial payments makes it easy for almost anybody to obtain the work.

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It could not have been so good a book as it is if it had been made with so small a capital investment as to warrant its being permanently sold on the present terms.

Those who purchase the book later, instead of availing themselves of the present opportunity, will pay from $29 to $50 more than the present low prices, and will pay that higher price in cash.

When the haymaker neglects the chance the brief sunshine gives him, he is at any rate indulging himself by postponing hard work. But the reader who defers the acquisition of the new Encyclopaedia Britannica is, for some time, denying himself the use of the most delightful and the most serviceable of books—foregoing a pleasure that may be his today.

On the last page of this notice stands the order form. A name inscribed in the space provided for it there is a name added to those who are, at the present moment, *striking* while the iron is hot and *making hay* while the sun shines.

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SAN FRANCISCO . Monadnock Bldg.
CHICAGO . People's Gas Bldg.
TORONTO . . . . Kent Bldg.

(See next three pages)

THE MEANING *of the* CHANGE—Why the Price *of the*

MANY readers, when they see this announcement for the first time, will wonder **why** the sale, direct to the public, of the new Encyclopaedia Britannica is to be discontinued, **why** the instalment system is to be abandoned, and **why** the price is at the same time to be increased. These three queries are virtually the same, and may be condensed into one: "**Why** should it suddenly be made much more difficult for the average man to obtain the book?"

The question is quite justified. The reader is not asking a grocer how he buys and sells sugar, but asking those who have assumed the grave responsibility of controlling an educational work of undeniable usefulness to all English-speaking people, and who are virtually in the position of trustees or custodians, why they find it necessary to increase its price and impose new conditions of sale.

In the first place, these custodians are in the unusual position of having **created the property** they are administering. Only a little while ago, the words in the book were unwritten, the thoughts not formulated; the paper was flax in the fields, the leather on the backs of flocks.

MAKING THE BOOK
A Great Responsibility

The Encyclopaedia Britannica has been, for nearly a century and a half, of great service in the dissemination of useful knowledge, and by all intelligent Americans has been regarded with genuine pride. But it is not a perennial. Each edition must in the course of years be replaced by a better one. **The advance of knowledge** effected by a new generation, the new events, and the new view of old events must be adequately represented. And the taxpayer does not assume the task of providing the money to make and distribute a new edition of this indispensable book.

The task involves two risks—one moral and one financial:

If an unscholarly or inaccurate edition were made, its undertakers would be justly execrated by the public. And if they do their work **well** and in accordance with the high standard of preceding editions, they are entitled to such recognition as the press, the general public, and also the foremost educational authorities accorded to the editorial staff upon the appearance of the new 11th edition.

SELLING THE BOOK
An Enormous Investment

The financial risk is very great—nowadays much greater than when the book was smaller; when the volumes were issued one by one and sold for cash, at the rate of one or two a year. The contents of the 11th edition of the Encyclopaedia Britannica (40,000 articles, 44,000,000 words) were prepared, at an expense of $1,500,000, as an undivided whole, so that all the volumes are of uniform date. While this radical departure from previous methods enabled the editors to make a much better Encyclopaedia Britannica than ever before, it was the most expensive method, but **the public was bound to reap the benefit of it.** In fact, it is not too much to say that the whole world of scholarship in the first instance, and the reading public in general, are under a lasting obligation, in that a vast sum was paid out to make the Encyclopaedia Britannica a more practical work of reference than ever before and one more convenient to use—and it was then sent to any subscriber who paid only $5.00 with his order.

This trifling initial payment is a mere fraction of the manufacturing cost—quite apart from the literary cost and the cost of selling—in respect of each set that goes out to subscribers. It would not be beside the mark to state that at one time more than $4,000,000 was locked up in the new Encyclopaedia Britannica. To recover these various costs would be a matter of years, inasmuch as every set delivered to subscribers on the deferred payment system would automatically call for an ever-increasing capital outlay, and would entail enormous financial responsibilities.

THE PLAN OF SALE
In Two Periods

Such being the conditions of the problem, it was solved by the adoption of a plan of sale, which would assure a swift recognition and appreciation of the book while it was new. It was determined that there should be two distinct periods of distribution:

First, **a rapid sale on monthly payments** and at a low price,—direct to the public.

Second, **a slow but steady sale** through agents and booksellers, for cash payment, at a higher price.

It was foreseen that the first sale would not yield a fair percentage of profit. So far, it would not be, commercially speaking, "good business." It would involve the heavy interest charges and the large organization which attend selling for instalments. To continue indefinitely that system would make the investment in paper, printing, and binding so great that the operation would become unwieldy. **But the instalment sale would create a demand for the book which could not be satisfied at the time;** and that demand would afterward be satisfied by a prolonged sale under ordinary book-selling conditions, at the higher price and at a substantial profit.

That was the method originally arranged for the sale of the new edition. The first of the two periods of sale, now nearly at an end, has already justified the expectation that it would quickly establish the reputation of the 11th edition in all parts of the world. And, after this final subscription sale, anyone who wants the Encyclopaedia Britannica must buy it and pay for it as he buys and pays for any other book—but it will cost **him from $29.00 to $50.00 more, according to the binding.**

New ENCYCLOPAEDIA BRITANNICA Must Be Raised

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Immediate delivery of complete sets can be guaranteed in the case of orders that shall be received promptly. The stock now on hand will, it is believed, be sufficient to meet temporary requirements. But it is obviously impossible to anticipate the actual demand for the Encyclopaedia Britannica consequent upon the impending change in the method of sale and the increase in price. The demand for wheat, for steel rails, for boots and shoes, or any other staple product, is known within reasonable approximation from year to year.

But no one can foretell the probable sale of an indispensable book. The wide publicity given to the announcement of the withdrawal of the monthly payment privilege and the advance in the price has been followed by an increase of 125 per cent in the daily sales. Should this continue, *another printing* of the work will prove to be necessary. The printing of a comparatively small edition of 5,000 sets (145,000 volumes) requires the uninterrupted running of 16 cylinder presses for a period of six months. India paper, furthermore, is only supplied by one mill, while the production of the skins for binding will involve a contract for leather far beyond the ordinary demands upon the leather manufacturers.

Will it be necessary for the publishers to print the Encyclopaedia Britannica again before the present sale ends? How many more sets will be required before May 28th, when the sale will be closed?

These are questions which cannot be answered now—and they can *only be answered within the next few weeks by subscribers themselves.*

Those who make use of the order form accompanying this notice *will be sure of prompt delivery.* But prompt delivery cannot be guaranteed beyond a certain number of orders, and subscribers who delay sending their orders until May, may be informed that they will have to wait until October or November before the books will reach them.

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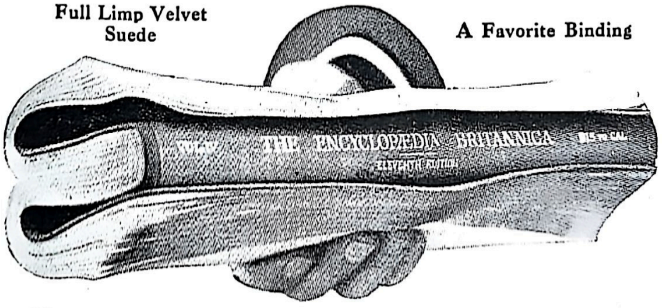

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AN ORDER FORM

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(See three preceding pages)

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The World's Work

ARTHUR W. PAGE, EDITOR

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DR. FRANK JOHNSON GOODNOW

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THE
WORLD'S WORK

APRIL, 1914

VOLUME XXVII NUMBER 6

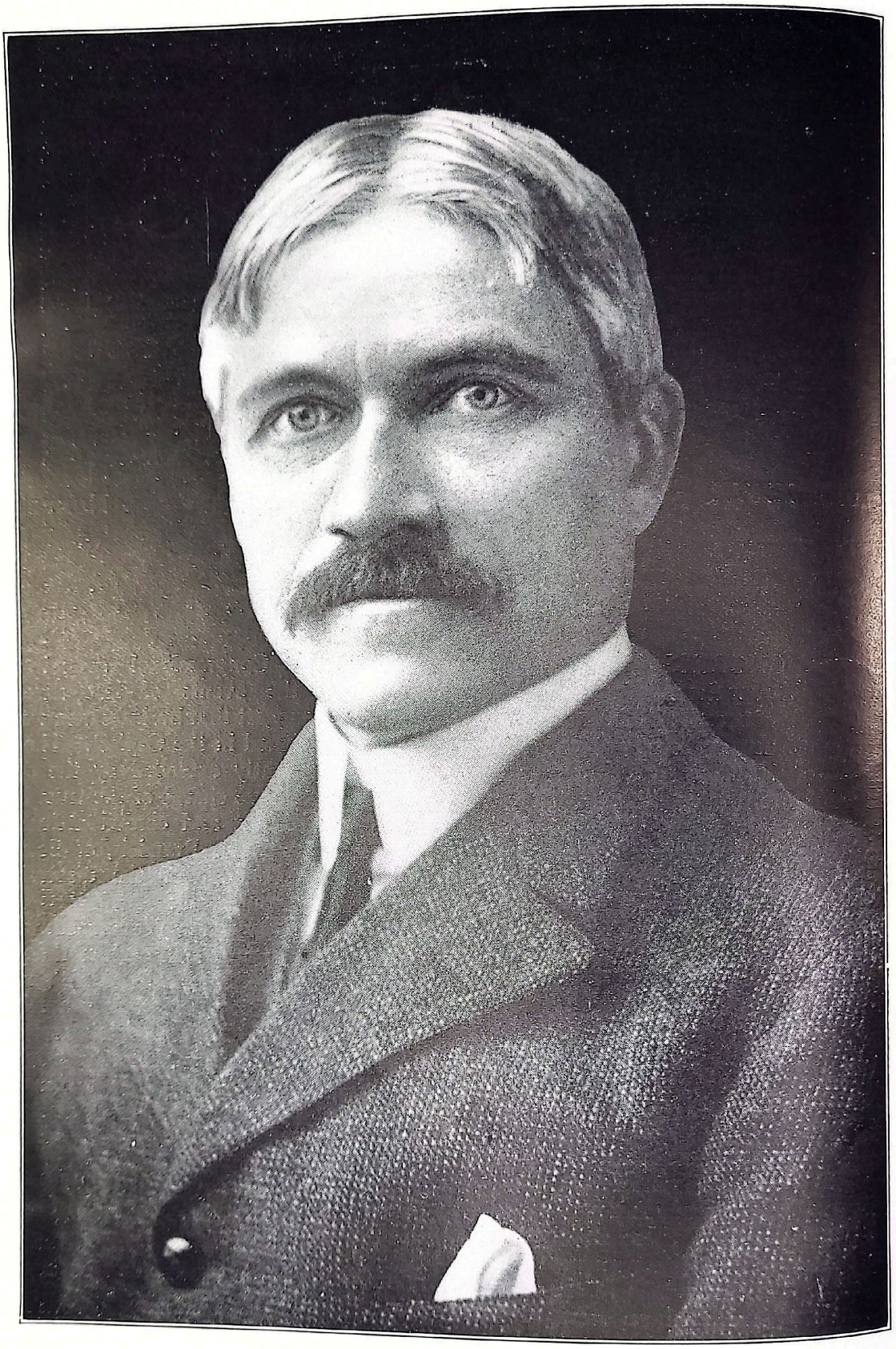
THE MARCH OF EVENTS

CONGRESS is now threshing over the bills for the regulation of trusts. It is the period that usually is full of vociferation. Nobody supposed that these bills would remain unaltered. They were proposed as a working basis around which discussion could centre and from which acceptable measures could be evolved. Fortunately, most of the business men of the country have realized this, and we have in a large degree been spared the recriminations that often accompany the enactment of far-reaching laws. The President's example of distinguished good manners seems really to have set a fashion of polite intercourse in public affairs that is as helpful as it is refreshing.

And the "atmosphere of accommodation" of which he spoke gratefully upon the passage of the Currency Act is present also in Congress during these discussions of the trust bills. Business men have been invited to give their views to the committees, and they have been received courteously and heard attentively. Mr. Henry R. Towne, formerly president of the Merchants' Association of New York City, speaking before the Chamber of Commerce of the United States, remarked upon this attitude of Congressional committees: "Perhaps the events of last summer seemed to suggest that business men would not be welcomed in the Capitol. The invitations recently extended by the committees that have charge of the trust bills imply a different and cordial attitude." And Mr. Louis D. Brandeis, of Boston, phrased the temper of the discussions accurately when he said:

"As far as I myself am concerned, while I unqualifiedly commend each of the provisions contained in the President's message on this subject, I find very much in the bills that needs amendment and correction; and I may say that I have found that those who have these bills under consideration, including the gentlemen who have prepared them, have the greatest desire to get such aid as they may get from those who speak with a view to perfecting them, pointing out their errors and pointing out how the end which the Administration has in mind can be accomplished."

Discussions that proceed in this mood can scarcely fail to bring out at last measures which shall be not only effective of their purpose but generally acceptable to the country.



MR. WINTHROP MORE DANIELS

ONE OF THE NEW MEMBERS OF THE INTERSTATE COMMERCE COMMISSION. MR. DANIELS WAS FORMERLY PROFESSOR OF POLITICAL ECONOMY IN PRINCETON UNIVERSITY AND, UNTIL RECENTLY, A MEMBER OF THE BOARD OF PUBLIC UTILITY COMMISSIONERS OF NEW JERSEY

MR. HENRY CLAY HALL

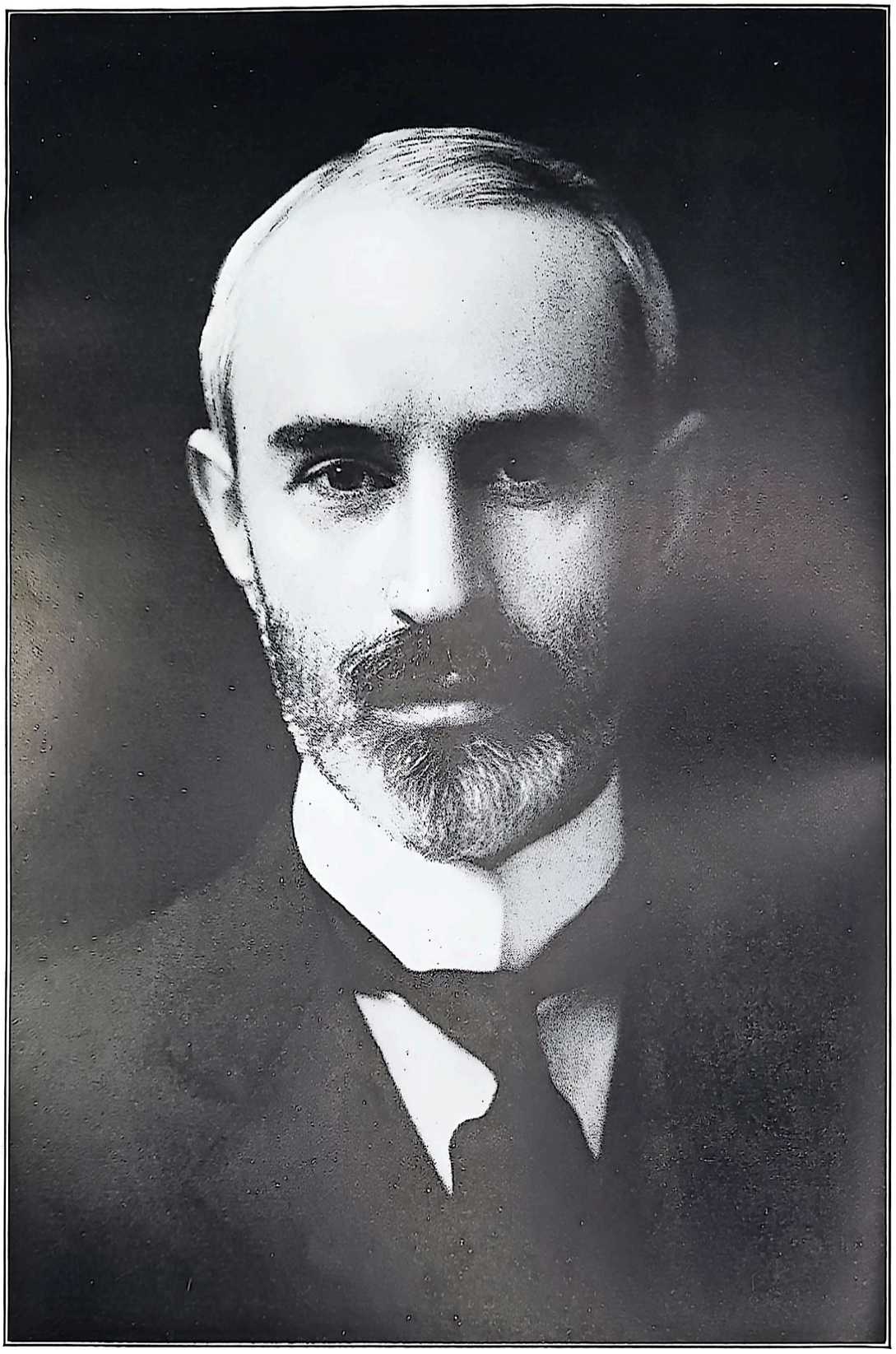
THE OTHER NEW MEMBER OF THE INTERSTATE COMMERCE COMMISSION. MR. HALL WAS FORMERLY PRESIDENT OF THE COLORADO STATE BAR ASSOCIATION.

MR. HENRY W. THORNTON

THE GENERAL SUPERINTENDENT OF THE LONG ISLAND RAILROAD, WHO WAS RECENTLY CHOSEN TO BE GENERAL MANAGER OF THE GREAT EASTERN RAILWAY OF GREAT BRITAIN

MR. NEWTON D. BAKER

MAYOR OF CLEVELAND, O., WHERE HE IS CARRYING ON THE LATE "TOM" JOHNSON'S CAMPAIGNS FOR MUNICIPAL OWNERSHIP OF PUBLIC UTILITIES AND WHERE HE IS CREATING A FOLLOWING FOR HIS OWN IDEALS OF CIVIC PATRIOTISM



MR. JOHN H. FAHEY

THE OWNER OF THE BOSTON "TRAVELER," WHO WAS RECENTLY ELECTED PRESIDENT OF THE CHAMBER OF COMMERCE OF THE UNITED STATES AT ITS SECOND ANNUAL MEETING IN WASHINGTON, D. C.

KEEPING THE COUNTRY'S WORD

THE moral issue in the question of the repeal of the exemption of tolls on coastwise American vessels that use the Panama Canal has been plain. Mr. Joseph Choate is one of the men who drafted the Hay-Pauncefote Treaty. No one would venture to question Mr. Choate's exceptional intelligence, his arduous training in analysis, his understanding of the English language, or his integrity. He has declared that the treaty meant exactly what it says, and it says that the Canal shall be open to the use of all nations on terms of entire equality. An exemption of American coastwise vessels from the tolls that are to be levied on all other ships is obviously a violation of this provision.

Practically all the arguments in favor of such an exemption have avoided this issue of keeping the Nation's word or violating it. "It is our Canal and we may do as we like with it." Yes, but we said we wouldn't. "Conditions have changed." Yes, but our name is still signed to an agreement that hasn't changed. "You are yielding to the insidious influence of the transcontinental railroads that fear water competition." There is good reason to believe that that is a silly lie, but suppose it were true — there's our seal on a bargain.

Fortunately for the Nation's honor, that simple issue of good faith has been stronger than all the ingenious pleas of self-interest that have tried to swerve the people from fulfilling their moral obligation. The President has stood steadfast for the repeal of the exemption clause, and his support in Congress has been drawn from every extreme of party affiliation. The action of the Senate in renewing the lapsed treaties of arbitration put us in a position that made it practically impossible that we should avoid meeting this issue of tolls squarely on its merits as an international and not as a local issue. We are only beginning to realize what the opening of the Canal means to us in terms of our relations with other countries. It is both honorable and politic that we should begin this new era of world interests with clean hands.

GOOD ROADS TO "PORK"

CONGRESSMAN Dorsey W. Shackleford's bill to extend Federal aid to the states in the building of good roads passed the House of Representatives by a vote of 282 to 42. This bill provides that the Federal Government shall turn over to the states $25,000,000 a year to be used for the construction of roads of three classes: (a) roads surfaced with macadam, concrete, or brick; (b) roads surfaced with gravel or sand clay; and (c) crowned dirt roads. The states are to duplicate the Federal appropriations. These appropriations are $60, $30, and $15 a mile, respectively, for the three classes of roads. The combined state and Federal grants would amount, therefore, to $120, $60, and $30 a mile, respectively.

Now the average cost of construction of the first two of these three types of road has been ascertained by careful study, over many years and in many states. Roughly, they cost usually about $5,000 and $1,000, respectively. The charges for maintenance alone average, at best, $100 a year. Obviously, the appropriations that are proposed are of no value for practical purposes. But once they are made, the next step will be, not to abandon a foolish method of national subsidy, but to demand enough more to make the work practical. That would quickly run into hundreds of millions of dollars yearly.

The expenditures of the Federal Government now amount to nearly 700 million dollars a year. More than one fourth of this sum goes to pay pensions to the veterans and the widows of veterans of a war that was fought fifty years ago. Other large sums go to maintain navy yards that have no relation to our modern strategy, to keep up army posts that may have been useful in the fighting days of Geronimo and Black Hawk but are now absurdly misplaced, to dredge creeks and inlets that do not connect with any route of water transportation. The Shackleford bill seems likely to die in the Senate. But unless public opinion forms against it, it will return again and again until it finds both houses of Congress in an acquiescent mood. Then we shall have a Federal "pork barrel" that

will serve Congressmen as well as special pension bills and other decaying methods of manufacturing "pork" have served them in the past, and that will be a prodigious burden upon the Federal treasury.

NATIONWIDE JUDICIAL REFORM

IN THE latter part of February two simultaneous events forced upon public attention the need of a more civilized judicial procedure in the United States. In New York City a large and distinguished assemblage of American lawyers, with Ex-president Taft at their head, met to organize the American Academy of Jurisprudence, an organization created for the purpose of securing court reform. While these men were holding their preliminary meeting, the Court of Appeals of New York handed down its decision in the Becker case. This decision granted a new trial, which in effect set aside a verdict that was reached by a jury about a year before, and the court based its judgment largely on technical grounds. The murder for which Lieutenant Becker was tried was committed nearly two years ago; consequently, the people of New York, so far as the establishment of his guilt or innocence is concerned, stand precisely where they did then. If Lieutenant Becker is retried, and the court machinery continues to move at the same leisurely pace, nearly two more years may pass before the question is decided. The Court of Appeals criticises the trial court for precisely the reasons that led the popular mind to applaud it. Judge Goff insisted upon an expeditious trial. The higher court declares that the accused man had no fair opportunity to prove his innocence. Judge Goff refused to consider what he regarded as foolish interruptions or to permit the defendant's counsel to cross-examine witnesses indefinitely. On this ground the higher court denounces him as prejudiced.

We need not necessarily criticise the New York Court of Appeals. Its decision falls in with the traditional spirit of American judicial institutions. The long period of time it took to reach the decision is also in accordance with conventional court procedure in this country. It presents such a striking illustration of our legal shortcomings, indeed, that it may serve a real public end. It may result in the miscarriage of justice in a particular case; it may facilitate it in the long run. It has given the newly established American Academy of Jurisprudence and the numerous similar movements for judicial reform in many states another picture of the problem that lies before them.

A NATIONAL CHAMBER OF COMMERCE

THE Chamber of Commerce of the United States held its second annual meeting recently in Washington, D. C. The report of its board of directors showed that this organization, on May 31, 1912, comprised 44 chambers of commerce with 37,472 members in 14 states and the District of Columbia. On January 31, 1914, this membership had grown to comprise 506 local organizations with a total membership of 244,870 business men in 39 states, the District of Columbia, the Insular Possessions, and in the American chambers of commerce in Constantinople and Paris.

The purposes of this national Chamber of Commerce are now clearly defined. They are, chiefly, to coöperate in dealing with national business problems, especially as those problems are affected by legislation. The Chamber has organized a method of referendum by which it is now possible quickly to obtain a representative expression of the opinion of leading business men all over the country on vital issues of Federal legislation. For example, interested bankers and newspapers loudly asserted that the business men of the country were overwhelmingly opposed to the reform of the currency. The Chamber's referendum, however, indicated that, with certain changes in the laws that had been proposed, the business men of the country were in favor of currency reform.

This application of the referendum — the Chamber has utilized it already on six occasions — is perhaps one of the most useful services that the Chamber of Commerce has yet performed. It brings to

the ear of Congress an authoritative statement of opinion that is a welcome relief from the clamor of innumerable smaller representatives of relatively local opinion. The Chamber of Commerce has wisely set about to provide its members with the material upon which to base their individual estimates of proposed laws by sending them daily bulletins that analyze all bills as fast as they are introduced in Congress. This service is reinforced by discussion in *The Nation's Business*, the organ of the Chamber.

This aspect of the Chamber's valuable work is hopeful of a new era in the relations of business toward Federal legislation when the lobbying of representatives of big, selfish interests shall be replaced by the frank discussion of laws in a nationwide forum of business men and by the offering to Congress of their matured and representative opinion.

MEDICAL ETHICS AND THE MICROBE

AT A RECENT meeting of the American Medical Association several doctors brought up the question of modifying the traditional attitude of the medical profession toward newspaper and magazine publicity. One conspicuous member, Dr. James W. Pettit, of Toronto, openly advocated a closer coöperation between doctors and the journalists, basing his argument upon the rather wholesome idea that only by such coöperation could the Association protect the real interests of the people themselves.

In 1803, an English physician, otherwise unknown to fame, compiled a collection of Tupperian maxims on the practice of medicine. In 1847, the American Medical Association, then recently established, adopted Dr. Perceval's compendium almost in its entirety as its "Code of Medical Ethics." This code, among its numerous prohibitions — some of them merely laughable, others extremely dangerous and vicious — prohibited a self-respecting physician from advertising his wares, or from furnishing information to the press concerning his cases. This rule only crystallized a long-standing prejudice against doctors who solicited personal exploitation and who paraded their cures and frequently lied about them in order to attract profitable patients. Unquestionably these medical adventurers represented a positive nuisance and danger then, as they have since and do even now.

In recent years, however, antipathy to fakers of this kind has been applied in ways that may positively injure the public interest. Physicians in large and reputable practice, and even laboratory workers in scientific institutions, have fled from popular writers as from contamination. In taking this attitude they have been thinking only of themselves. They have feared endangering their personal standing by doing something which is vaguely looked upon as "unethical" and "unprofessional." That they might be rendering their greatest service to humanity by taking reputable and intelligent agencies of publicity into their confidence and assisting them to inform their readers accurately on matters of public health has apparently not occurred to them.

Probably the greatest revolutionist of the nineteenth century was the microbe. The microbe teaches us that most diseases come from without; that we do not generate them within ourselves, but acquire them from our neighbors. Our friends leave these diseases around in the most unsuspected places: on the dust in the streets, in common drinking cups, on democratic towels, in the mist which they exhale when breathing and coughing. Modern life is a game of hide-and-seek with these invisible enemies. We cannot escape them unless we are informed about their peculiarities.

We can learn these things only from those medical gentlemen who have this particular knowledge. Of course, we could find much information in scientific technical publications — in French *Comptes Rendus* and German *Beitragen* — but most of us look only to the newspapers and magazines for this kind of education.

Many enlightened physicians now recognize these facts. Whether or not the American Medical Association removes the bars on publicity, common sense is already doing so.

A COÖPERATIVE PUBLIC HEALTH DEPARTMENT

SEVEN towns in Massachusetts now coöperate to get an efficient public health service that no one of them could afford to pay for by itself. Prof. Earle B. Phelps, who was then in charge of a course in sanitation at the Massachusetts Institute of Technology, suggested the plan a year and a half ago, and it has been in operation since April 1, 1913. On that date, Wellesley, Framingham, Weston, Needham, Melrose, Winchester, and Canton abandoned all or part of their other resources of medical inspection and put this work in the hands of a central organization in charge of Professor Phelps. This organization consists of an administrative officer, a chemist and bacteriologist, a plumbing and sanitary inspector, and a corps of assistants.

These men are responsible for all the public health work in some of these towns and for milk inspection only in others. Their central office and laboratory are at Wellesley, but they have regular office hours which they keep in each of the towns and they maintain stations at strategic points from which they distribute antitoxin for the treatment of diphtheria and virus for use in vaccination. Diagnoses of diphtheria, typhoid fever, and other infectious diseases are reported by telephone.

Altogether, the public interest in the health of 55,000 people is guarded by this organization. Thirty thousand of these people have the complete service; the rest, only milk inspection. The total cost is $6,300 a year, or about 12 cents a head. For this small amount of money these village dwellers have the services of highly trained experts. They have as good a department of public health as large cities have.

This plan is being operated under exceptionally favorable conditions in Massachusetts, but with the rapid increase in the number of men who are trained especially for sanitary work there is no reason why it should not soon be imitated by villages in rural communities as well as by villages in suburban communities. It is an application of the principles of coöperation to one of the most vital needs of mankind.

A NATIONAL NEWSPAPER AND THE MAGAZINES

MR. DON C. SEITZ, the business manager of the New York *World*, recently reviewed the often exploited idea of a "national newspaper." He declared that there was no reason to suppose that any newspaper could ever achieve this position, because every newspaper in the country prints practically the same general news and so perforce depends for its special appeal upon its special skill in presenting its local news.

A still stronger reason against such a hope is that the magazines have already occupied this field. A dozen or more weekly and monthly periodicals, of large and universally distributed circulation, devote the larger part of their space to the recording and the interpretation of the significance of current events. And scarcely one of the so-called "literary" magazines fails to devote a part of its space to timely articles of this sort. Even in those pages that seem aloof from the times — in their fiction, in their discussions of art and of science, in their very effort to escape the insistent clamor of the moment — they reflect the age, its hopes, its struggles, its culture, and its philosophy.

We take our magazines so much for granted that few of us realize to what extent they are a source of the cultivation of the American people.

AN AGENT OF DEMOCRACY

THE voters of California have an unusual advantage, when they study the men and the measures of their legislature, in the work of Mr. Franklin Hichborn. Mr. Hichborn is a newspaper man of wide sympathies and Puritan conscience. He knows practically every man in public life in California, and he has reported every session of the legislature for many years. His "Story of the Session of the California Legislature of 1913," recently published, is the third volume of a series that has done more, perhaps, than any other one agency to educate the voters of that state in their public affairs.

Mr. Hichborn's method is to select only the issues before the legislature that are significant of important tendencies in government, to describe only those phases of the legislature's action on these issues that illustrate the substance of its purposes, and to analyze the votes of the members only on the occasions that really test their moral courage and their fundamental motives. Within these limitations his narrative is as specific and direct as a newspaper's report. He mentions names and discusses personalities with perfect frankness. The result is a vivid picture of the legislature at work and a merciless portrait of every man in it. His book is read by most of the people who form public opinion, but its conclusions get a far wider audience by quotation in the newspapers. There is no doubt of the enormous influence that Mr. Hichborn wields over legislation and, perhaps even more directly, over the reëlection or rejection of legislators whose records he analyzes.

Years ago, the Citizens' Union of New York supported the "People's Lobby" at Albany to perform this service. Wisconsin has an organization to do similar work. Mr. Hichborn's work is done at his risk and with some meagre support from public-spirited citizens. It is one of the most valuable aids to reform in political affairs, and all states would gain if they should by some means provide that it should be done.

INVESTORS BY THE MILLION

ABOUT the year 1720, a great many Englishmen invested millions of money in companies which were organized for such objects as: "Wrecks to be Fished for on the Irish Coast"; "For Making Oil from Sunflower Seeds"; "For Importing a Number of Large Jack Asses from Spain"; "For a Wheel of Perpetual Motion"; and, most extraordinary of all, "For an Undertaking which Shall in Due Time be Revealed." The promoter of this last company received more than one thousand subscriptions during the morning on which the offering was made, and disappeared the same afternoon with more than two thousand guineas.

The Englishmen who parted with their money for such ludicrous enterprises were not, unfortunately, the last of their kind. Plausible rogues still succeed in beguiling money from people who do not know how to take care of it. Walter Bagehot humorously declared that the only way to prevent improvident speculation was not to allow any man to have £100 who cannot prove to the satisfaction of the Lord Chancellor that he knows what to do with £100. "The want of this obvious and proper precaution," says Mr. Bagehot, "allows the accumulation of wealth in the hands of rectors, sweepers, grandmothers, and other persons who have no knowledge of business."

One of the gratifying changes that has occurred in the last few years is that rectors and grandmothers are now putting their money in bonds of the Southern Pacific or stock of the Pennsylvania, instead of companies importing large jackasses from Spain. The economic advantages of this change to the individual and the whole community are sufficiently obvious.

This absorption of good securities by the public has increased in the last ten years at a tremendous rate. The *Wall Street Journal* has compiled statistics of the stockholders of the larger railway and industrial corporations. The numbers have grown as follows: —

1901	226,956
1906	431,279
1911	864,684
1913	1,500,000

The total number of stockholders for 1913 is estimated. The *Wall Street Journal* is now in process of compiling its figures, which show, in the incomplete form, 1,230,253 names.

Mr. Samuel Rea, the president of the Pennsylvania Railroad, recently stated that there are nearly 100,000 stockholders in the Pennsylvania and its affiliated companies, and that the number of its bondholders probably exceeds 200,000. Therefore, as there are more than a million and a quarter stockholders of the railroads and industrials, there are doubtless considerably more than 2,000,000 bondholders. Granted that there are many duplications in these figures, it is scarcely open to dispute that the income of probably 3,000,000 families is more or less dependent upon

the prosperity of these corporations. These figures indicate not only the vast extent to which the art of investment has been diffused among the American people but also an encouraging improvement in the intelligence with which savings are now put out to earn income.

BETTER FARMING IN NORTH DAKOTA

THE Better Farming Association of North Dakota was organized in 1911 by Mr. A. R. Rogers, after reading in the WORLD'S WORK an account of the farm demonstration work of the late Dr. Seaman A. Knapp. Mr. Rogers secured the coöperation of railroads, wholesale houses, implement dealers, lumber dealers, owners of grain elevators and of flour mills, bankers, and the North Dakota Bankers' Association to maintain, by regular subscriptions that amount in all to nearly $40,000 a year, agricultural experts who should manage demonstration farms and give advice to farmers. An act of the state legislature permitted the counties to form agricultural districts to share in this work of education, and more than one half the area of the state is now comprised in these districts, which are spending more than $20,000 a year on this work.

The results that have been achieved by the Association justify Mr. Rogers's hopes many times over. Already twenty-five field agents are operating in one half the counties of the state, more than five thousand farmers are coöperating with them to increase the productive capacity of the land, more than 40,000 acres are being tilled under scientific methods of plowing, seeding, and crop rotation, and several thousand head of cattle and sheep of improved breeds have been added to the state's herds of live-stock. More than $100,000 has been added to the value of one year's crops on lands that are cultivated under the immediate direction of the field agents; and 81 silos have been built as a direct result of the influence of these agents. Farmers who have tilled fields of average fertility strictly after the plans that these agents have laid out have increased their average yield to the acre by 11 bushels of corn, 6 bushels of barley, 5½ bushels of wheat, 3 bushels of rye, 6 bushels of oats, and 26 bushels of potatoes. The increased cost of cultivation has been about $1.50 an acre.

A "field woman" has been added to the permanent staff of the Association. She has established a rest-room in Jamestown for farmers' wives who come to town to shop. The merchants supply the room, and the women pay for its furnishings and maintenance. The field woman is working on projects for similar rooms in other towns, and on the many applications for aid in the management of farm kitchens and in the selection of simple, labor-saving, time-saving, and sanitary conveniences in the farmers' homes.

The work of the Association has been so successful that the Office of Farm Management of the United States Department of Agriculture has made its director, Mr. Thomas Cooper, and his field agents agents also of the department, and contributes to the support of their activities. These activities have been successful because they have been practical. The Association does not deal with theoretical experiments. It seeks only to persuade farmers to utilize proved methods of cultivation and of farm management that are a little better than the methods they have been using. By even so conservative a programme as this they are demonstrating that the yields of farms can be so greatly increased that the benefits are plain to the farmers and make them willing to learn more about the possibilities that lie in scientific agriculture.

The first step toward a regeneration of rural life is to make it profitable. Social regeneration quickly follows this step. The Better Farming Association is demonstrating one of the most practical and helpful methods of achieving this economic advance.

SOCIAL LIFE IN THE COUNTRY

HERE is a staccato report of the drama of a small town in Wisconsin that found its way back to a full and wholesome community life:

A fire destroyed the only village hall in Spring Valley, a village of 1,000 people. No more

shows. No place to meet. Nobody rebuilt. Social conditions became perplexing, dangerous. Somebody thought the village might back a movement for a hall. So a petition was signed for a bond issue to build a village hall by tax — for social purposes. Special election, 1910, for a bond issue of $5,000. The vote was 120 to 58 in favor of the hall.

The village president gave his time lavishly in superintending the building of the hall. Everybody vied with one another in donations of labor and materials. Those who voted "No", said "All right, boys; we will pull with you." So the hall was built.

Size about 50 x 100 ft. Two stories. Lower floor contains furnace room, kitchen, dining room, suite of club rooms, village library room. Upper floor, auditorium. Steam heated. Electric lighted. Cement finish on outside. Finished with hardwood floors, attractively stained-wood interiors.

Cost in cash, $7,388, besides many gifts of furniture, time, labor, materials; site, $400, architect, $135, labor, $2,533, materials, $3,616, furnishings, $701. The bonds were sold at a premium and brought $5,200. Then the village borrowed from the General Fund a little more than $2,000.

Ownership is with village. The Village Board comprise the Board of Directors. The Village clerk is manager, booking plays, entertainments, renting use of dining rooms to societies or individuals, and use of auditorium for meetings and the like. It is expected that the hall will net $500 a year from rentals. Janitor work is done by village marshal without extra pay.

Look, now, at the pent-up social energies that were released by this communal enterprise. The hall already has been used for the presentation of plays enacted by people of the neighborhood, for moving picture shows, for an entertainment course by the Extension Division of the State University, for the class plays of the high school and grammar school, for banquets of the town and country club and of the high school alumni, for church suppers, for a harvest festival, for dances, for political meetings and the voting at all elections, for an art exhibition, for debates on civic subjects, for a public library — the list runs on to nearly every activity of the community that calls for a place of gathering.

The example of Spring Valley is characteristic of an invaluable movement that is under way in hundreds of communities throughout the country. All over Wisconsin the people have built such halls or have utilized other buildings for this purpose. A recent enactment of the legislature of California throws open all the public schools to any legitimate social use of the community and provides that the state shall pay for the heating and lighting of the buildings on such occasions. In many parts of New England, public provision has been made for this social side of neighborhood life. It is an invaluable asset of the community, and the public encouragement of it is worth all it costs.

NEW CRUSADERS IN AGRICULTURE

THE University of California has discovered a new agency ready to its hand for the extension of its teachings in scientific agriculture. This agency is the ministry of the rural churches.

The idea of this coöperation came from the Rev. F. I. Drexler, a Baptist clergyman at Willows, Cal. Mr. Drexler was a country preacher who felt that the country church was largely a failure. In his effort to find a means to revive its influence, he recalled that the schoolmasters had brought about the regeneration of rural life in Denmark: why should the clergymen not bring about the regeneration of rural life in America and, by the enthusiasm of that service, regenerate themselves and their churches as well?

He wrote to President Benjamin Ide Wheeler, of the University of California, explaining his idea. President Wheeler responded by issuing an invitation to the rural clergymen of the state to meet at the experiment farm at Davis to spend the first week of a recent month as guests of the University in a study of rural problems. The railroads offered free transportation to all who would come.

Nearly five hundred clergymen accepted the invitation. They represented both Catholics and Protestants and almost every denomination, The students at the farm gave up their rooms in the dormitories to the visitors and slept in tents and haymows. The week's study included lessons in stock-judging and in many other practical aspects of rural life. But the ses-

sions were especially devoted to explaining to the clergymen what facilities the University has that are always at their disposal in solving the economic and social problems of the country.

The results of the conference are that the preachers went home with a new conception of their mission to their congregations and with a new enthusiasm to carry it out; and that the University now has, in most rural communities, an intelligent and active friend, familiar with the people and their needs, who will spread the gospel of scientific agriculture — who will be, in effect, a field agent of the Agricultural College. The plan can hardly fail to be useful both to the churches and to the state.

HELPING NEGROES TO HELP THEMSELVES

FIVE years ago, Henrico County, Virginia, employed a supervising industrial teacher to work in all the Negro schools of the county to add instruction in practical arts to the instruction in formal studies. This work was so successful that last year it had spread to 130 counties in the Southern States. These industrial teachers introduce courses in cooking and sewing for the girls and courses in practical hand crafts for the boys. The counties and the Jeanes Fund coöperate to help pay for the work. But no school is aided that is not properly lighted, heated, and ventilated. The result has been that in Virginia alone the Negroes last year raised $22,655, which they put into the construction or betterment of school houses for their children.

Two years ago, four counties in Virginia added to the industrial teachers' work the duty of directing girls' clubs during vacation in the raising and canning of vegetables, besides continuing the instruction in cooking and sewing. Last summer, fourteen counties had adopted this plan. In one county, the girls' club cooked a dinner for the Board of Supervisors who were holding an all-day session in the courthouse. They thus clinched the support of the board in the work. In other ways they have enlisted the support of the best white people of their communities.

Altogether, these industrial teachers are opening before the Negroes a new vision of a self-supporting system of education that fits them for an independent livelihood under modern conditions. And their work is equally valuable to the white people who are the neighbors of the Negroes.

TRAVELING CHURCHES ON SEA AND LAND

IN MANY and striking ways, the Church is learning to utilize more fully the methods of modern life. With the extension of the great railroad systems to the West and Northwest and the consequent growth of small villages, a demand was made for some means of reaching these rapidly growing centres of population. To meet this demand, there came into existence some years ago the chapel car, combining in one car a chapel and a parsonage, so that the church, the preacher, and all the accessories for services could be side-tracked in these villages. Today the American Baptist Publication Society keeps six of these cars constantly employed. Four colportage automobiles are now carrying religion to homes in the outlying districts. Many people on the Pacific Coast can be reached for the present only by water transportation. A cruiser was built of sufficient size to accommodate a missionary and his family, and if necessary to provide a chapel sufficiently large to accommodate an audience of fifty people. The first of these boats was assigned to the Coos Bay region of western Oregon and was named the *Life Line;* the second is known as the *Osceola* and operates in the waterways of San Francisco Bay and the dike region of the Sacramento and San Joaquin rivers. Another boat is now being built for service in Puget Sound, and will serve 75,000 people along 2,000 miles of shore-line.

THE WINSTON-SALEM PLAN

THE board of trade of Winston-Salem, N. C., early in 1913, undertook to do its share in developing an appreciation of the duties of citizenship in the younger generation by organizing a

boys' department of the board. Boys between the ages of fourteen and twenty-one were encouraged to become members of this junior organization. The high seriousness of its purpose was emphasized by requiring each boy to learn and subscribe to the ancient Athenian oath of loyalty to his city. He then has the privilege of attending all regular meetings of the board of trade and of taking part in its debates, though not of voting. They are also assigned to membership in the committees of the board.

To give these boys a tangible idea of the workaday life in which they shall later bear their part, a group of them, chosen from students in the department of government and economics of the high school, were set to the task of making an industrial census of Winston-Salem. They received detailed schedules to fill out. After studying these schedules, they visited every manufacturing plant in the city, gathering data with painstaking care. From their reports, a statistical review of the industries was worked out that showed totals for such elements as the number of these establishments, their capital investment, the number of salaried employees and traveling salesmen and their salaries, the number of wage earners and their wages, the cost of raw materials, the value of the finished products, and other details which, taken altogether, gave not only the boys, but the men of Winston-Salem as well, a new and concrete conception of the wealth and industry of their city.

But to the boys, especially, this survey was an inspiration. It made realities of the text-book teachings about economics. But especially it brought them into warming fellowship with grown men in the common search for useful knowledge of the immediately practical aspects of life around them. The Winston-Salem plan goes far to bridge the gap between the schools and the world — a gap, by the way, that looms far more yawningly before the eyes of boys than grown folk realize and that accounts for much of the early impatience of boys to continue their schooling long enough to be of great value to them. And the city itself may look forward confidently to benefits that will return to it from a generation of men who will have been taught to realize its dignity and worth from early youth.

COMMON ART

BUSINESSMEN, clerks, workmen, neighbors of the Washington Irving High School in New York, during a recent month, dropped into the school art gallery to see a hundred canvases of two modern painters. The gallery opens directly on the street. It is easy to reach and the neighbors benefited by the exhibition as well as the school children. The incident is worth recording for it shows one of the ways in which a schoolhouse may aspire to its proper place as a community centre. This particular school is already famous in New York. It is open from 8 o'clock in the morning to 9:30 at night, with lectures, concerts, evenings of social recreation, and a restaurant giving day and evening service.

When the plans for the Washington Irving High School were being passed by the city authorities, Mr. John Purroy Mitchel, now mayor of New York City, suggested that the building be so constructed that it could be used for general civic purposes as well as for school purposes. The art gallery is one result of this suggestion. And a potential advantage that may flow from it lies in this fact: that probably more than two hundred private collections of paintings in New York City are now in storage because their owners have closed their homes and are living in hotels. The Washington Irving art gallery offers an ideal opportunity to call these collections from their hiding places and so give to the public the enjoyment of their now hidden beauty.

This High School art exhibit shows also how readily the public becomes interested in music and art whenever they make their appeal in familiar surroundings and in comfort. Where art and music are sociable their appeal to the masses is answered; where they are unsociable, high priced, and uncomfortable, fashion or a keener appreciation than is widely possible will have to serve as incentives to overcome the obstacles.

A YOUNG WOMAN'S FINANCIAL TASK

NOT long ago a young woman sought a personal interview with the editor of this department in regard to the investment of a fund of several thousand dollars. She explained that she was acting on behalf of her father, a retired merchant who, on account of ill health, had been compelled to delegate to her the management of his affairs. So when the investment problem arose, she had to proceed without her father's help.

What profits her father had taken out of his business from year to year in excess of family expenses, the young woman said, had for a long time been going partly into life insurance and partly into Western farm mortgages, selected for him by a chum of his younger days who had gone out to grow up with the new country and who eventually became a banker with a state-wide reputation as a skilful judge of land values.

The experience with these investments had been, on the whole, highly satisfactory. They had returned an income of about 7½ per cent. a year on the average — somewhat more than it is possible to obtain nowadays on the best class of mortgages — and in only one instance had there been difficulty in collecting the principal, and the necessity of extending the loan for a second period of five years. But the amount of money that had come from the sale of the business was much larger than could be advantageously invested in mortgages through the same trustworthy channel; and besides, she had somewhere got the idea that it would be wise to begin now to invest a little bit nearer home — an idea which showed that she was approaching the solution of her new problem with a great deal of discernment.

One of the first questions she had asked herself was, "How can I determine whom to trust to guide me safely along this new path of investment?" The names of three or four banking firms in New York had been suggested to her, and she recalled that a few weeks previous to her visit she had written to this department, inquiring about their general standing. The reply had been that they were all firms of national reputation, fully entitled to her confidence, and with that assurance she had opened correspondence with them.

In response to her first letter — a rather formal communication, in which she asked only in very general terms for their respective recommendations — each firm had sent circulars describing the various issues of stocks and bonds which it was able to supply. Three of the firms had enclosed letters with their circulars — written, as she afterward described her impressions, in a kind of "to whom it may concern" fashion, but apparently intended to emphasize in each case the reasons why a certain security happened at the moment to be a particularly desirable investment. At first she was inclined to be distrustful and to regard those letters as evidences of interested advice, but she decided to reserve judgment.

A fourth firm had written a rather lengthy letter, the substance of which was that it would be able to render more satisfactory service if she would explain her investment position in some detail. It would, for example, be helpful to know, among other things, how much money there was available for investment; whether the money was personal savings, a trust fund, a business surplus, or whatnot; and whether she had had any previous investment experience. Her first impression of that letter was that it bordered, at least, upon the impertinent — that it displayed a desire to know too much about her personal affairs. But she concluded to leave her mind open for a while.

It was after she had spent a week or more in careful study of the various lists of securities that, being called one day to New York on another business errand, she hit upon the idea of the interview at the office of the WORLD'S WORK as a possible source of suggestions that might prove helpful in her investment perplexity. She brought with her the lists, which she had

been so diligently studying, and upon which she had checked off the securities that appealed most strongly to her.

The lists were all fairly typical. Each was headed by a group of municipal — state and city — bonds, yielding from $3\frac{1}{2}$ to a fraction more than 5 per cent. Below the municipals, all of which were of gilt-edged character, were groups of railroad bonds, yielding from $4\frac{1}{4}$ to $5\frac{1}{2}$ per cent., and ranging from the old underlying issues, legal for savings bank and trustee investment in conservative states like New York, Massachusetts, and Connecticut, to the newer and only partially "seasoned" junior bonds, sometimes rather vaguely characterized as "business men's investments." And below the railroad bonds, all the lists contained large groups of securities of public utilities, ranging from the thoroughly seasoned, prior-lien issues of solidly established companies operating in the larger centres of population, down to the junior bonds of intricately conceived holding companies. In this category the yields were found to run from about $4\frac{1}{2}$ per cent. to as high as 6 per cent.

In two of the lists there were encountered small groups of industrial preferred stocks, yielding between 6 and 7 per cent., and it was in them that the young woman, perhaps naturally enough, had been the most deeply interested. She had checked off two bonds — just two — and those only because they were issues of public utility companies about which her father happened to have a little personal knowledge.

One of the first questions put to her after the lists had been read through obviously had a ring of familiarity. It was asked, just as the "impertinent" letter of the banking house had been written, for the purpose of getting at the facts that were essential to the determination of the nature of her problem. It required quite a little argument to convince her that in the last analysis investment service is scarcely less professional than legal or medical service; and, therefore, that upon her answers to such questions depended the discovery of perhaps the only investment formula that could properly be applied to her case. Finally, she caught the idea of it all, and explained her circumstances fully.

Her problem was not an unusual one. It called, of course, for stability of income and certainty of principal in the long run, but for only a reasonable degree of marketability. It was one which seemed quite easy of solution by the application of a few of the simple principles of diversification. And to that end, it was suggested, first of all, that she put about one fourth of the money into railroad bonds of good class and into high grade public utilities, thus insuring the easy conversion of that amount into cash at a fair price, should some emergency arise. The remainder might then be divided about equally among municipals, public utilities of the middle class, and well secured railroad and industrial stocks. On the first of these divisions, the yield under prevailing market conditions would be about 5 per cent.; on the second, from $4\frac{1}{2}$ to $4\frac{3}{4}$ per cent; on the third, about $5\frac{3}{4}$ per cent.; and on the fourth, about $6\frac{1}{2}$ per cent.; with an average on the whole investment of nearly $5\frac{1}{2}$ per cent. When it came to a discussion of the make-up of her list of possible purchases, it was suggested incidentally to the young woman that it would be well to retain the two public utility issues with which her father was somewhat familiar, and to choose the rest from among the specialties of each of the four firms.

At the close of the interview the young woman admitted that in making her original selections she had gone on the theory that any security that was good enough to be included in the list of a reputable banking firm ought to be good enough for any of that firm's clients, and that she had naturally picked the issues of highest yield for the greater part of the money she had for investment. That is a faulty and, unfortunately, far too common kind of reasoning, apt to lead any investor into trouble. There are solid business reasons why the typical banker's lists are made up of what must seem to many investors a bewildering variety of securities. And it cannot be too strongly emphasized that one of the investor's first duties to himself and to his banker is to take the time to learn the principles that govern the selection from that variety of securities of those which properly meet his peculiar needs.

THE NEW MORALS OF BUSINESS

WHAT HAS BEEN WIPED OUT, WHAT HAS BEEN CHANGED, AND WHAT HAS BEEN CREATED IN FINANCE AND COMMERCE — THE PASSING OF THE GIANTS— MAKING A BUSINESS POLICE FORCE — WHAT STERILIZED COMMERCE AND TRANSPORTATION LOOK LIKE

BY

C. M. KEYS

[*Mr. Keys's article contains, in addition to its striking comparison between the old and the new ethics of business, a feeling of pessimism that the World's Work does not share. That is perhaps an additional reason for presenting this point of view of those men of business who look with mingled hope and hesitation upon the new order.* — THE EDITORS]

IN FINANCE, as in the making of nations, the ruins of one régime become the foundation of another. To-day the ruins are apparent enough, but what is going to be built upon them depends upon many things that so far are not revealed to the eyes of men. The architect of to-morrow has not yet published his plans.

The ruins of the so-called McKinley era, it has been said, are clear enough to view. The very men who made that day are mostly dead or gone. Morgan, Harriman, Havemeyer, Flagler, Leeds, and many another of the captains of militant industry are gone. Stillman, Baker, Rockefeller, have retired from the lists. The great speculators of the Gates and Keene type do not exist to-day, either in fact or in fancy. One hears very little of even the lesser officers of the army of industry of yesterday. Business to-day is a matter of skilful routine, of close and efficient administration, of hard scraping for scanty and much-begrudged profits.

In corporation affairs, as in the lists of men, sweeping and revolutionary changes have passed across the scene. Legal lightning has disrupted the Standard Oil, the Powder Trust, Mr. Harriman's splendid railroad dynasty, the equally gigantic Hill Merger, the Tobacco Trust, and literally dozens of other trusts and combines both great and small. The once splendid New Haven, the pride of New England, has collapsed into melancholy ruins. The 'Frisco System, the last of the shoe-string railroad groups, has gone the way of the Great Central, the Gould dream, and half a dozen other ill-conceived and clearly-fated enterprises of the sort. The Telephone Trust, so-called, has been forced to turn back the clock a little and give up, perhaps for good, its dream of a closely knit telegraph and telephone system.

In banking and legislation, miracles have happened overnight. The heart of the banking systems of the country has been ripped apart. The closely tied-together banks of New York, exercising what all men knew to be a close coöperative control over all great financing, all great streams of money and credit, and all initiative in the purely banking world, have been forced to draw apart. Voting trusts to perpetuate that power without too large an investment have been dissolved. To be sure, the same things that they did before they do now and will do again and continue to do until the end of the chapter — but the method and the manner change.

The cramped and inadequate currency system of yesterday has been swept away. In its stead stands an experiment in asset currency, something such as never was in any land before, a hybrid of central bank, pure asset currency, and bond-secured circulation.

Again, the first petards have been exploded under the tariff wall, and here and there are quite appreciable breaches in that wall — not big enough, to be sure, to drive a shipload of German goods through them, nor yet a single carload of Belgian

rails or English woolens — but yet some rather conspicuous holes, at that.

And we are enjoying, in this great day of emancipation, a real income tax. It is a beautiful law, and nearly everybody believes in it; but everybody hopes that pretty soon some other man will write it over again so that it will really do what it is supposed to do without making so much fuss about the doing of it.

THE DEAD KINGS OF FINANCE

Let us pile these things up and look at them, figuring them to be the raw material of commercial and financial history for the next few years.

Half of the real constructive effort of this day in commerce and finance, and nearly all the hysteria in the same departments of the world's activity, have as their motive and driving force the desire to restore the day of individual opportunity and individual initiative — to open anew the doors of opportunity that are, perhaps, now closed against the individual. Let us start with that desire.

THE PASSING OF THE INDIVIDUALISTS

Individual opportunity in commerce and finance reached its climax, one may say, in the School of the Magnates — during the three or four brief years when every industry of great importance was headed by A Man. Just as certainly as Morgan, son of a banker, became the King of All the Banks, so certainly did Harriman, son of a poverty-striken clergyman, become King of All the Railroads; Havemeyer absolute Boss of Sugar; Ryan and Brady, Twin Tyrants of the Tractions; Duke, the Lord of Tobacco; Rockefeller, the Omnipotent in Oil; Carnegie, the Caliph of Steel — etc., etc. In nearly every great line of individual endeavor some man or family or group of friends came up and seized autocratic power, and a wealth commensurate with that power flowed in upon them.

The earliest magnates died, and none succeeded them. Only shadows followed the early Armour and Pullman — pioneers in the concentration of organized finance into the hands of one man. When the new and greater organizations came, men seem to have fancied that the result would be different. Let us see what happened when these leaders gave up control.

Havemeyer died. No man came to take his place. Harriman died. No man succeeded him. Rogers died, and with him passed his power. One by one the School of the Magnates slipped away, some into rest, some into enforced idleness, some into various havens of safety from public wrath, some into death. As the financial ring broke, at last, Mr. Morgan, too, died. The fortunes of the giants of yesterday remain, for the most part, intact; but the power of the men of yesterday is nowhere passed down from father to son. No new men come to wield the sceptres of autocratic power in any of the giant trades of commerce, finance, or transportation.

Here has been a great evolution, and we seem to be already in the third stage of it, almost before we understand that we have passed out of the first. Just as surely as the captain of industry of twelve years ago was an evolution created by the combination of great industries into trusts and mergers, so surely was the first heir of the captain of industry a syndicate, a pool, a banking organization, or a voting trust of some sort or another.

A REVOLUTION AGAINST MACHINES

In 1901, the individual reached his climax. In 1909, it was the age of syndicates and machines to carry on and perpetuate, if possible, the power of the individual, dead or retired. In 1913, one may mark the revolt of business and of the public against the cold and cynical rule of mere machinery. Business may be controlled, combined, beaten, remodelled, revolutionized, exploited, inflated, deflated, watered, plundered, and put in jail, and it will stand it so long as the power that does these things to it is the power of a man; but when inanimate machinery attempts to do the same things, or one tenth of them, or even looks as though it might do them, both business and the public which licenses the business to live rise up and tear things to pieces until that danger is past and men return to power.

Therefore the machine era has been

short and we seem to be through it in nearly all industries and branches of activity. It is coming to be realized even by the public that American business and finance are much over-organized; and that it may be quite as well to go back to first principles in many respects. So, in the more modern trades, you may find the head of the business a real worker, a man of labor and of real manufacturing skill, or transportation skill, as the case may be. In the automobile trade, the rubber industry, the railroad business, the new men whose names come to the front are men of practical cast, not bankers, lawyers, brokers, capitalists, or promoters. That is a sign of the times. It does not mean, by any means, that we shall never again have men as big and as powerful as the men of yesterday; but it does mean that the forces that created them are now curbed, bitted, and bridled.

If the passing of the gigantic individual figure is the most striking phenomenon of the day in finance, it is not the only striking one. Undoubtedly, in the making of the future, the new regulations and the new ethics in the financing measures by which capital is raised will play a very large and important part. They may result in a complete and sweeping revolution in financial methods and means.

THE MONEY CHANGERS

The main function of Wall Street, speaking broadly, has aways been the gathering together of about $1,500,000 a day of public money to feed the capital accounts of the corporations of the United States. The money comes from all over the world. It pours into the investment market. There it meets the demands of the railroads, the cities, the public utility corporations, and the industrial and commercial companies and is absorbed and drawn out into the four corners of the country, to go to work at interest or for dividends. Some years there is a scarcity of it — as in 1913 — and industry and transportation go lean and hungry, and little cities like Atchison, Kan., almost default, and careless states, like Tennessee, become beggars. Other years it comes in a flood and all sorts and conditions of concerns get all they want of it in return for risky bonds and shaky stocks.

In this market, where buyers and sellers of free capital meet, methods have varied from year to year and from generation to generation. In the last two decades, the method became fairly definite. Certain great brokers or middlemen, gaining the confidence of capital all over the world, came to handle and control the streams of money that flowed in. Therefore they came also to control the destinies of business that sought that capital. They made their own prices for their goodwill. Sometimes their prices were exceedingly low, and often they were exceedingly high. An old and seasoned borrower, offering seasoned and tried securities, paid little commission. A new and little known borrower paid much.

As this power over the world of capital crystalized, the men who held it grew arrogant, at times, and grasping. In some cases they charged usury. There are instances where seemingly reputable borrowers, coming in when the stream was low, paid 20 per cent. or near it for slight accommodation, just as a starving man might spend his patrimony for half a loaf of bread. Again, when borrowing business fell completely into the power of the money lenders, affairs were so arranged for them that they kept on returning year by year and season by season, paying always a little more and yet a little more and paying over and over again for money to replace money that they had gathered only a little while before.

On the whole, it is doubtful that the power so built up through years of practice was badly abused; but there are enough instances where it was abused to make the foundation upon which new regulations are to be founded. Particularly, it seems, there is determination to destroy the "banking syndicate" as an institution.

The banking syndicate is a useful device, and no crime in itself. Suppose, for an extreme illustration, that the State of New York needs $50,000,000. It offers its bonds for sale. The bonds are such as to appeal only to very conservative investors that are satisfied with a low rate of interest. No single banking house has

enough investors of that class on its own list to absorb so much of any one bond. A strong house therefore invites a few other houses to come in with it and make a syndicate, and bid for the bonds. According to your participation in the syndicate, so will your profit be, if there is one. If you risk a tenth share in the syndicate, you will get a tenth of the profit. If the bond issue does not go, on the contrary, you will be asked to take up and pay for a tenth of the bonds that cannot be sold again. You trade a potential profit against a potential loss. That is a fair business proposition.

Of course, if the business is a success, you put up no money. All you do is to get a check for some profit. The public hears of that and considers that you got something for nothing. Let us look at the reverse. About two years ago a syndicate bought about $12,000,000 of the bonds of a railroad in the Southwest. The subscribers of the syndicate agreed to pay about 90 cents on the dollar for the bonds. When the managers and makers of the syndicate got the bonds they offered them to the public at 95. If they had been successful, a profit of $600,000 would have been made, seemingly without effort, by the members of the syndicate.

What really came about was something quite different. The syndicate members were called upon to take up and pay for nearly the whole issue at 90. On the day when these men paid about $10,000,000 in cash for those bonds, the market value was about $4,000,000. Nearly $6,000,000 was lost by that syndicate in a year.

The ins and the outs of the syndicate business fairly balanced. He who gets into the habit of participating in syndicates in the sure and certain hope of getting a check in due course, unless he be well fortified with large resources, finds himself some day asked peremptorily to come in on a certain immediate date and pay good money for a block of paper which he cannot get rid of and upon which no bank in New York will lend him money. The course of the price of such a bond at such a time is the nearest imitation of a toboggan slide that the market affords.

The regulation of such syndicate matters is not a difficult task. Perhaps unwittingly, the machinery for its regulation is already made ready. When the participants in the $30,000,000 syndicate for Interborough Rapid Transit bonds got their modest check in January last, the notice that came with it announced that the normal income tax of 1 per cent. had been "withheld at the source." In other words, a syndicate falls under the income taxables. That being so, Washington may have a complete and interesting record of all profits in such syndicates—or at any rate of all profits that run over $3,000. A single record of a single member would be enough to give the percentage of profit.

Perhaps, with such a whip in hand, the abuse of the syndicate game, if there is any, will not be so hard to curb. At any rate, it seems not unlikely that the game will be played according to the rules, whatever they may be. The past of the syndicate, of itself, is not so bad. The present is a little better. The future, unless the syndicate dies, ought to be still closer to the principles of sound business and clean finance.

AND NOW THE VOTING TRUST

In the control of organized finance, of course, the syndicate is not the only animal whose head is exposed to vicarious buffetting. The voting trust, a little device invented so that a few men may control the administration of a railroad, a bank, or an industrial corporation without actually owning the stock, seems to be anathema. It is not that the voting trust, in itself, has been proven vicious. The Southern Railway has been in one since the House of Morgan reorganized it, a financial generation ago. Probably it has been the stronger for that. The Erie Railroad was in one for a long time, in the same strong hands. That did no harm. It depends, again, on the men and the means. Experience has shown that a voting trust holds its power only so long as it works well. In principle, it is probably an anachronism, and neither commerce nor finance will miss it very much if it passes into history altogether, as it seems likely to do.

Interlocking directorates draw the fiercest lightning. It is not that a man or a firm merely sits on two boards of directors. The principle against which the forces of government, business, and society have revolted is that a single man or house, being powerful in the counsels of, for example, a railroad, a steel company, a locomotive concern, a car company, a train-lighting company, and a banking house, shall use its influence to see to it that the railroad buys its rails from the steel company, its cars from the car company, its lights from the lighting company, and its engines from the locomotive company; that the steel company, etc. do their shipping by the railroad company; and that all of them do their borrowing through the bank and carry their deposits in the bank in which he is interested.

That was a beautiful system. If the twelve apostles and the pick of the saints were in the banking business they might carry it on along that principle with perfect balance and with perfect honesty and fair play to the various corporations and their stockholders at large; but if it were only a group of ordinary or second class saints in business they would certainly commit financial murder and grand and petty larceny every now and again. Because the banking business, so far, has produced only one or two men who even claim to have divine guidance in carrying on the affairs of business, all men know that the system of interlocking directorates is presently going to be of the past.

THE WAR ON SPECULATION

These cardinal matters of control and regulation are well on their way. There remains the greatest task of all. It is proposed to create some sort of a system of control for speculation. It is proposed to see to it that every transaction on every stock exchange be "legitimate," whatever that means. To be sure, no one has yet proposed that margin business be wiped out entirely; but some men have seemed to intimate that it might be a good thing if "selling short" were made a capital offense.

Here we come to the froth of the beverage upon which the regulators grow drunk. It will probably be blown off in due course; but in the meantime it is a great thing to talk about. Since this article is mostly about facts, the facts in this matter may be put down briefly. We have always had speculation; we have speculation; we shall always have speculation until we are as dead as Nineveh. Moreover, there has always been manipulation since Joseph fixed it up for Pharaoh; there is manipulation now; and there will be manipulation from now to the Day of Judgment. If you make it a criminal offense to buy and sell stocks and bonds merely to make people think the market is active, there are plenty of other ways to do the same thing.

NEW MORALS FOR COMMERCE

Having glanced over the revolutions that are going on in finance, look now at commerce. Glimpse only the high spots, for to explore the whole of this great field in detail would take a book. First, it is enacted that no more shall industry grow fat in the indolent shade of a tariff wall, but must go out and work for its profits. Thereby, it is hoped, men may buy their food and clothing and iron and other grim necessities of life a bit cheaper, perhaps, if things go right, and if the manufacturers will let them, and if the Germans come into this market, and if the English have courage to carry woolens to New England, and the Belgians nerve enough to carry steel into Pittsburg, etc. These are the facts and a few of the "contingencies."

What is the answer? Your guess is as good as mine. It may be lower prices for steel and iron and dresses and coats and hats and shoes and meat and eggs and butter. If it is, what then? Five years or so from now, the *Survey* will dig it out of the records of the cost of feeding and clothing a family of fourteen Polish children in a shanty near Pittsburg.

Now, on the top of this, comes industrial regulation framed on the lines of railroad regulation. It took more than twenty years to get railroad regulation to the point it now occupies. Why delay? We make haste to make a bill that will do, in a day, in industry, what it took a generation to do in transportation. That is the Interstate Trade Commission bill. Of course,

it will be changed, No man living knows what it will finally provide, so it cannot now be analysed.

Some things stand out. There are to be no more price pools to fix a price and to force all the manufacturers in an industry to make that price. There are to be no more trade agreements between the four or five leaders in any great industry to maintain a certain schedule of prices, and so enable dozens of little ones to grow up in the shade of that umbrella undisturbed. There are to be no more morgues, where the ghosts of throttled competitors are laid in rows on the shelves. There are to be no more secrets of any sort, apparently. It is the temper of the public that the minutes and the records of the meetings of men who control and dominate industry shall be wide open, just as they are in the railroad field.

Is it good, or bad? It looks good for somebody; but it looks rather gloomy for somebody else. Let every man solve his own riddles. One thing, however, is fairly certain. Just as the growth of railroad regulation failed to bring it about that the margin of profit grew larger in the railroad field, so will it be almost certain that the new era of business regulation will not enlarge the margin of profit in manufacturing and in merchandizing.

COMMERCIAL TEN COMMANDMENTS

This, then, is the promise of a commercial to-morrow. Let us sum it up. The day of the giants in finance and industry is over. They come to us no more. Already we have passed the second phase, wiping out the flimsy machines they invented in their hope to perpetuate their power when they died or grew weary of carrying the world on their shoulders. In the matter of men, the promise is a promise of a leadership under men who work, practicing efficiency, skill, patience, and statesmanship.

In finance, there is definite assurance of regulation of fiscal agencies, syndicates, directorates, banking pools, voting trusts, and various other holy or unholy details of the past. Also, there is a queer oracular sort of hint that, in some unknown way, the spirits of men are to be shackled so that no more shall there be any speculation in the world except by mete and bound and rule and regulation.

In transportation, the greatest of our industries and the worst tried, we are promised, some day, physical valuation, close governmental control of rates, an era in which no railroad shall carry traffic for nothing or less, a fangless serpent eating bread and milk out of the hands of the public. We are promised, too, cheaper and better service.

In industry and merchandizing, it is the dawn of a sterilized age in which sterilized corporations shall sell sterilized goods at sterilized prices and by sterilized methods. All the germs are to be extracted. If you make a little agreement to buy your raw material, to sell your finished product, to steal a process from your neighbor, to fake the quality of your goods, to "get the jump" on a new market line — in fact to do any naughty thing — the Interstate Trade Commission will get you if you don't watch out.

POLICING INDUSTRY

Here and there, as one contemplates the future of American business, the eye pauses to note new kinds of commissions, state and Federal, new bureaus of industry, new possibilities of licenses, Federal and state, and newly decorated officers, both local and national, appointed, maybe, to be the policemen of business and traffic. In fact, the multiplication of the police force in business is the really significant aspect of the situation; for it seems not unlikely that when they will not let Mr. Hill run his own railroads at all they may give him the job of being the Lord High Commissioner of All the Railroads. Carry the analogy through to the end and you may, unconsciously, limn the real picture of to-morrow. Nobody really knows. And this is no Book of Revelations.

A PRISON THAT MAKES MEN FREE

THE PENAL COLONY AT IWAHIG, PHILIPPINE ISLANDS, THAT IS GOVERNED BY CONVICTS WHO WORK THEIR WAY BACK TO LIBERTY AND SELF-SUPPORT — A CHIEF OF POLICE WHO WAS A MURDERER — WHERE PRISONERS CARRY WEAPONS AND THEIR GUARDS GO UNARMED — A NEW HOPE FOR THE REFORMATION OF CRIMINALS

BY

LYMAN BEECHER STOWE

THE Iwahig Penal Colony, in the Philippine Islands, was established in 1904 at the instance of Mr. W. Cameron Forbes who was then Secretary of Commerce and Police. It was started with forty-two picked men from Bilibid, the great prison in Manila, in which are confined almost two thirds of the prison population of the Islands. The number was soon increased to one thousand "colonists" and has since remained approximately at that figure. Among those who have left the colony at the expiration of their sentence, or who have been pardoned (and there have been a large number of the latter) not a single individual has reverted to a criminal manner of life. This is the more remarkable when one realizes that these are long term men convicted of the most serious crimes such as murder, rape, arson, and highway robbery. Such a record both challenges attention and calls for explanation.

The colony was started for the double purpose of relieving the overcrowding in the great prison in Manila and of giving the prisoners with the best stuff in them a real chance to make good. It was based in theory on — and has very largely followed in practice — the methods of the George Junior Republics in America. It has demonstrated that the principles of self-support and self-government that for so long have proved effective among youth could and should be used for the rebuilding of the characters of law breaking adults.

The colony embraced at the beginning 22,000 acres. This acreage has since been from time to time increased until now it exceeds 100,000. It is on the Island of Palawan beside the Iwahig River, across a bay from the town of Puerto Princessa and cut off from the rest of the island by a semicircle of steep and almost impassable mountains which are inhabited by wild men. Obviously the temptations to attempt escape are slight.

The colonists are the most trustworthy men from Bilibid Prison. To be sent to the colony is the ambition of all the prisoners in Bilibid. To be sent back to Bilibid is the worst fate that can befall a member of the colony. This might seem to imply that Bilibid is a particularly forbidding prison. Quite the contrary is true. It is particularly efficiently and humanely managed, and it has an industrial department which, contrary to the practice of most prisons, actually teaches the men useful trades which they can and do follow on their release.

The colonists at Iwahig are divided into grades. By the performance of the ordinary duties they may rise to all except the highest grades, while these highest grades may be attained only through special excellence of some kind. As they advance from grade to grade their opportunities and privileges are constantly extended. They win more creature comforts; they win opportunity to make and save money; they are allowed to satisfy their personal vanity and love of display by wearing special hat bands or other insignia to indicate their entrance into the higher grades. And before all is the reasonable hope of liberty through pardon. They are divided into three classes, known as zones: First, the barrack zone in which the new comers are kept under close supervision although

unguarded; second, the home zone in which the men who have been tested and found to be trustworthy are permitted to live in little homes of their own with their families; third, the free zone where live the men who have been pardoned on condition of continued residence in the colony for a greater or less period. In this last zone also are an appreciable proportion of men who although unconditionally pardoned prefer to continue to live in the colony where they are sure of fair treatment and a dependable market for their produce. Usually a man is not sent home unless the local authorities are willing to have him. If he has been a member of a bandit band which is still preying upon the community very naturally they do not court his return no matter how exemplary his record at Bilibid and in the colony. Sometimes the man himself elects to stay on his little farm in the colony out of harm's way. Then, too, he here can sell what he raises to the colony at a definite scale of prices. This reduces to a minimum the speculative element in his occupation. Hence, it may well be that he will be freer industrially by remaining in the colony than he could be outside.

PRISONERS ARMED, GUARDS UNARMED

The work of the colony is divided as follows: the executive work which is in charge of the superintendent; farming, forestry, and construction, each in charge of an American foreman; roads; transportation, and the fishery, in charge of native prisoner foremen. There are, all told, only nine American officers. All the petty officers are prisoners who are appointed for merit. Not even the chief officers are allowed to carry fire arms or weapons of any kind. The prisoners, on the other hand, are permitted to carry a short knife, called a bolo, as well as axes and other implements which could of course be used as weapons. They have also a considerable number of boats with which they could make their escape.

Every colonist is required to do a certain minimum of work daily for the Government. For all work in excess of this daily stint he receives either money payment in their own currency, which is legal tender at their own store and throughout the colony, or permission to build a home in the home zone and send for his family at the Government's expense, or the privilege of wearing some badge or other insignia of honor, or any two or all three of these various kinds of reward. Before he may send for his family he must have indicated by his industry his willingness and ability to support them. When he has qualified, a plot of land is alloted him, with a bull, farm implements, and seeds. Then, all the colonists turn to and help their lucky comrade clear his land and get under way as an independent farmer and householder. He works his farm on shares with the Government. There are also rewards to stimulate his progress in industry and in agricultural skill.

SELF-GOVERNING CONVICTS

After the colony had become firmly established and its success assured, a certain degree of formal self-government was granted to the colonists. They have an elective council, that is presided over by a president. There is also a justice of the peace, a chief of police with a force of twenty-five or thirty men, and such other officers as the conditions call for. All cases of breach of the law of the land or of the rules that are made by their own council come before their own court, and all grades of punishment are inflicted, even to the supreme punishment of return to Bilibid. A number of men have been so returned by their fellows. At one time they had a prison of their own where the culprits were chained in an open square so as to add public disgrace to the loss of liberty. Although this method of punishment seemed to be effective, it has been abolished by Captain Pitney, the present superintendent. The superintendent has a veto over all rules that are made by the council as well as over all decisions of the court. Though this is very naturally regarded as a necessary precaution, it has been found among these grown men, just as it has been among the boys and girls of the Junior Republics and in the self-governing schools, that they are more severe in meting out punishment to one

another than the superintendent would be. Despite this generally conceded severity, during one entire year there were only five hundred sentences handed down by their court. In a population of one thousand this made an average of only one offense to every two men during a period of twelve months. This record is the more remarkable when you know that the men are sentenced for such petty transgressions as being dirty on parade.

A MURDERER CHIEF OF POLICE

When Mr. Jacob M. Dickinson, Secretary of War, visited the colony with Governor-General Forbes, they were met and escorted to the superintendent's quarters by the whole police force of the colony in their neat uniforms, armed with boloes. The chief of police was serving a term of life imprisonment for murder. He came from the town of Balayan in the Province of Batangas. This man had got mixed up in a dispute with a neighbor over the boundary or title to some land and the upshot had been that he was arrested for the murder of his neighbor, convicted, and condemned to death. The Supreme Court commuted this sentence to life imprisonment. By exemplary conduct in Bilibid he earned the right to be transferred to the penal colony at Iwahig and there, by reason of his force of character and good conduct, he finally won the place of chief of police. He performed this duty so faithfully and so efficiently that he was presently recommended for a pardon that was conditional upon his living in the colony. A local magnate of great prominence among the Filipinos interested himself in the man and shortly after Mr. Dickinson's visit a full pardon was granted him and he returned to take up his residence in his native town of Balayan. There he found the police disorganized and their discipline in a state offensive to his trained eye. Presently he volunteered his services to reorganize the police department and was allowed to do so.

The Iwahig Penal Colony was started in 1904. For the first two years of its existence it was a dismal failure. This was chiefly owing to false economy in its management. Also it was not warmly supported at first by some of the high officials, to whom the idea did not appeal. But it has improved so that last year plans for the raising by the colonists of enough cocoanuts, cattle, cereals, rice, vegetables, and hogs — not only for their own consumption, but to supply the Government Hospital and leper colony, with something over to sell — were well on the way to success. The plans include also the development of the forest resources, including the rattan industry; and possibly still later a chemical laboratory may be established in the colony under the Bureau of Science for the study of the prevention of the blights which threaten the coffee, chocolate, cocoa, and other valuable native products. It is the aim to make the colony self-supporting, and substantial progress has been made toward that end.

Though the success of the colony as a maker of dollars is still to be demonstrated, its success as a maker of men is firmly established. The experiment of giving adult Filipinos, guilty of the worst crimes, a chance to develop the best that is in them under conditions approximating those under which they must live when released has proved a complete success. The ordinary prison cuts a man off from all opportunity for self-development just at the time when his only hope lies in such development. The ordinary prison is notoriously a failure. This colony gives full opportunity for self-development and has notably succeeded. The ordinary prison is constantly sending forth men who are dangerous enemies of Society. The men of this colony return to Society useful and friendly citizens. Can any one imagine that "the man from Balayan" would have served his town by reorganizing its police force had he come from an ordinary prison? Would he not rather have joined the law breakers in resisting these very police? Altogether, therefore, the colony at Iwahig is an important example of the possibilities that lie in giving convicts a chance to be men.

THE MEN OF THE SUPREME COURT

NINTH ARTICLE OF THE SERIES

WHO GOVERN THE UNITED STATES

PICTURES OF THE HUMAN SIDE OF THE NINE JUSTICES WHO CAN REVERSE THE ACTIONS OF CONGRESSES AND PRESIDENTS AND WHOSE DECISIONS VITALLY AFFECT THE LIVES OF A HUNDRED MILLION PEOPLE —THE PROGRESSIVE COURT OF A PROGRESSIVE NATION

BY

EDWARD G. LOWRY

THE Supreme Court, in common with all the other agencies of government, has caught the present-day infection. It is progressive. The Chief Justice and the eight associate justices know what is going on in the world. There is a common saying in Washington that the Supreme Court reads the newspapers. It does, literally. These amazed eyes have beheld two venerated justices on a summer day, on the rear platform of a street car on Pennsylvania Avenue, reading in an afternoon penny newspaper a six-column account, with pictures, of the first Thaw trial. This unrelated incident is recorded only to show that the Court, despite its detachment and aloofness and the barriers that it erects about itself, is, after all, made up of human beings who in their hours of ease have traits in common with the other units of the human race.

It is not meant to say that the reading of Thaw trials consumes any large part of their time. They are very able and circumspect, and removed from the dust, heat, and turmoil of this workaday world; nevertheless, they allow themselves relaxation. For example: During the last world's series of baseball games between the New York Giants and the Philadelphia Athletics, the Court was sitting and one of the justices arranged to have brought to him on the bench the scores of the games, inning by inning. His forethought was much appreciated by his colleagues, and as the bulletins discreetly were slipped before him, while the Court heard arguments, they were passed from hand to hand along the bench to all the justices.

The justices forbid themselves to talk politics outside of their own immediate circle. Talking politics is either the vocation or the avocation of every adult male at Washington, and the justices hear a lot of it at dinner parties and elsewhere, but they never participate. If one may believe the gossips, though, they make up for this reticence in the privacy of their own conference room. They come in contact, socially and otherwise, with the chief political figures of the times. They know what is being thought and said and done in Congress and by the Administration. Their very detachment sometimes enables them to discern political tendencies and political movements before they have clearly shaped themselves to political leaders, whose vision is necessarily obscured because they are in the thick of affairs. In a large sense, the Court reflects through its decisions the soundest political thought of the day. Here I use the word "political" in its broadest significance, as applied to the processes and philosophy of government. It has been a long, long time since even the meanest mind has ascribed a partisan taint of politics to any of the decisions of the Court. In a word, the Court is respected, and particularly by those who come oftenest in closest contact with it. With its present personnel, it is considered, on the whole, by the chief men who practise at its bar, a sound court. Its judgments are accepted, not perfunctorily and as a due observance of law,

but as one intelligent man accepts another intelligent man's convictions as sounder than his own.

Every person who, in the Duke of Wellington's phrase, has been "much exposed" to agents and agencies of Government comes in time to acquire an air and attitude of easy familiarity with them. The Supreme Court of the United States provides the striking exception to that rule. The more one sees of it and the more attentively and intelligently one observes it the stronger is the respect it inspires. The Supreme Court has come to be the most powerful, perhaps, in some respects, of all of the institutions erected by those whom the older Senators delight to call "The Fathers." Through its power to review and decide upon the constitutionality of the acts of Congress it has the last word and its word is accepted without protest. Suppose the people of the country as a whole seek to have a law enacted. They bring the weight of public sentiment and public opinion to bear on the two branches of Congress and finally, after the lapse of years, a law is passed and signed by the President. One dissatisfied person may, through the inferior courts, bring the question of its constitutionality up to the Supreme Court where, maybe by a decision of five to four, the law is declared unconstitutional and therefore null and void. That is what actually happened in the Income Tax Case; and the Constitution had to be amended and Congress had to enact another income tax law designed to overcome the objections to the first law that were made by the Supreme Court. That is a single striking example of the power of the Court.

President Taft virtually reconstituted the Supreme Court during his administration. He appointed more justices than any other President with the single exception of Washington. Mr. Taft himself twice refused a seat on the Supreme Bench. Mr. Philander C. Knox one afternoon was sitting in a theatre at Washington at a matinee when he was called from his seat and summoned to the White House, where President Roosevelt tendered him an appointment to the Supreme Court, which he refused. So far as is known, Mr. Knox and Mr. Taft are the only two living men who have declined appointments to the Supreme Bench. Of the Court as it is constituted at present, Mr. Edward Douglass White, Chief Justice, promoted from an associate justiceship; Mr. Horace Harmon Lurton, Mr. Charles Evans Hughes, Mr. Willis Van Devanter, Mr. Joseph Rucker Lamar, and Mr. Mahlon Pitney are all Mr. Taft's appointees. Of the other three members of the Court, Mr. Joseph McKenna was appointed by President McKinley and Mr. Oliver Wendell Holmes and Mr. William R. Day were appointed by President Roosevelt. President Taft's appointments greatly reduced the average age of the Court from what it had been for a number of years.

Let us take our stand behind the red plush ropes that are drawn across the main corridor of the Capitol every day at noon while the Court is in session and watch the justices as they walk in single file, in order of precedence, from their robing room across to the court room. Chief Justice White comes first, a great bulk of a man, his face a large, immobile mask. He gives clearly an impression of latent strength and power. On the bench he sits perfectly still, at times for hours, his eyes closed, apparently sound asleep, but really extraordinarily intent on the argument that is being made before him, as his frequent interruptions and questions betray.

Mr. White quickly responds to sentiment. As the phrase goes, he has a big heart. When President Taft decided to make him Chief Justice to succeed Melville W. Fuller, Senator Lodge was one of the first to hear about it and he left the Senate Chamber and went over to the court room to bear the news and to congratulate the new Chief Justice. The Court was hearing an argument and, not knowing Senator Lodge's errand, Mr. White at first declined to leave the bench to go and see him. When he did go out, two or three others were in the ante-room with Senator Lodge to bring their congratulations. Mr. White's eyes filled with tears and they were brimming when he came back to take his seat on the bench. This unaffected warm-heartedness makes him many friends.

The Chief Justice was born in the parish of Lafourche, La., in 1845. He is a Catholic. He served in the Confederate Army. After the War he practised law and was in turn elected a state senator, appointed an associate justice of the Supreme Court of Louisiana, and elected to the United States Senate, and it was while serving as Senator that he was appointed to the Supreme Court in 1894. He was appointed Chief Justice in December, 1910. His position is so high in our scheme of government that there was no one to administer the oath of office to him. He administered it to himself.

Justice McKenna follows the Chief Justice, his very opposite in size and appearance. He wears a closely-cropped gray beard and looks not unlike the late Senator Cullom. He is a spare, rather stiff little man. He was a great friend of McKinley's, who appointed him justice, and with whom he served in Congress. He was Attorney-General in McKinley's Cabinet before he went on the Supreme Bench. He was seventy years old on the 10th of last August and at any time now he can retire on full pay.

Justice Holmes is a striking looking man, tall, thin, blonde, with a long cavalry mustache. He is a great crony of Chief Justice White, and they are often seen together upon the streets in Washington, walking from the Court to their homes after the day's work is done. They fought on opposite sides in the Civil War. Justice Holmes has a long and distinguished record of attainments. Early in life he overcame the handicap of being his distinguished father's son. He went to the War directly after his graduation from Harvard, with the Twentieth Massachusetts Volunteer Infantry, and was shot three times, once through the breast, once through the neck, and once in the heel. "The Autocrat of the Breakfast Table" wrote one of his best stories, "My Hunt after the Captain," recounting his adventures in search of his son after Captain Holmes was shot through the breast at Ball's Bluff. Justice Holmes was a practising lawyer, professor at Harvard, an associate justice and finally chief justice of the Supreme Court of Massachusetts before President Roosevelt appointed him to his present place in 1902.

Justice Day, who walks next in line, is possibly the smallest and lightest member of the Court, with respect to his physical tenement. He is a bookish man, a recluse, a student, and gives the impression to an observer of having developed his intellect at the expense of his body. Nevertheless, he is an ardent baseball "fan" and during the season does not miss many games at Washington. So far as is known, it is his only form of relaxation. He goes out in society little. Before his elevation to the Supreme Bench he was appointed Assistant Secretary of State by President McKinley, was later made Secretary of State, and resigned from that office to accept the chairmanship of the commission which negotiated the Treaty of Peace with Spain at the close of the Spanish-American War. When that business was ended he was appointed a circuit court judge by President McKinley and was made an associate justice of the Supreme Court by President Roosevelt.

Justice Lurton is another Confederate veteran. He was a private in a Kentucky cavalry regiment and was a prisoner of war at Johnson's Island in Lake Erie. He is a Democrat and was appointed to the Circuit Bench by President Cleveland. President Taft came to know him when they were both circuit judges. Justice Lurton is a chunky, gray-headed, grizzly, genial man, patently Southern, and a companionable person. He was in turn a member of the Supreme Court of Tennessee and later chief justice of the court. Cleveland made him a circuit judge in 1893 and he stayed on that bench until Mr. Taft brought him to the Supreme Court. He is one of the new members of the Court and has not had time to make a deep impression as yet.

Justice Hughes, next in order of precedence, is at once the youngest and one of the strongest members of the Court. As governor of New York and a possible candidate for the Presidency he had made a nation-wide reputation before he accepted President Taft's tender of appointment to the Supreme Bench. He has a capacity for hard and constant labor which few men can equal. He is too well known and was too largely in the public eye very recently

to require any description or personal characterization here. He has been assigned by the Chief Justice to write some of the important decisions of the Court, including the decision in the Minnesota Rate Case.

Justice Van Devanter is another member of the Court who came up from the Circuit Bench. He is an up-standing, handsome man, a pleasant enough looking human document. He was born in Indiana and, like so many other eminent native sons of that literary state, has, for some inexplicable reason, a dark-hued olive complexion. He got his education at Depauw University and studied law at the Cincinnati College. He practised for a time at Marion, Ind., and then moved out to Cheyenne, Wyo., where he served first as city attorney and later as a delegate to the territorial legislature. President Harrison made him chief justice of the territorial Supreme Court. Later he resigned and went into active politics. He was a member of the Republican National Committee in the campaign of 1896 and McKinley made him an Assistant Attorney-General in 1897. He was assigned to the Department of the Interior. Mr. Roosevelt appointed him a circuit judge in 1903 and Mr. Taft appointed him to the Supreme Bench in 1910.

Justice Joseph Rucker Lamar, with his pink and white cheeks, his snowy hair, and his pleasant, clear voice, is one of the delightful personalities of the Court. He has perhaps the pleasantest speaking voice of any man who has sat upon the bench in recent years. Mr. Taft met him in Augusta, Ga., when he was down the replaying golf, and was attracted to him. Very shortly after their time of meeting there came a vacancy on the Supreme Bench and greatly to Justice Lamar's astonishment the appointment was tendered to him. Justice Lamar was born in 1857 and was educated at the University of Georgia and later at Bethany College. He got his legal education at Washington and Lee University. He has always made his home at Augusta. He served two terms in the legislature of Georgia, was appointed by the Supreme Court as one of a commission to prepare the state code, and in 1901 was appointed to fill an unexpired term as associate justice of the Supreme Court of Georgia. He was elected to that position at the ensuing general election but resigned in 1905 and was a practising lawyer when Mr. Taft named him for his present place.

Justice Mahlon Pitney is the youngest member in the service of the Court. All his previous experience had been in New Jersey. He was born in Morristown and graduated from Princeton in 1879, was elected to Congress as a Republican in 1894 and 1896, elected to the state senate in 1898, and served as president of that body for one year. At the end of his legislative service he was appointed to be an associate justice of the Supreme Court of New Jersey and later to be chancellor of the state. He is a golf player — indeed, he was on the links when he was summoned to the clubhouse to receive the news of his appointment to his present place.

The life of a justice on the bench of the Supreme Court of the United States comes near to being an ideal way to spend one's allotted span of years. If he be properly selected, the justice loves his work. He has the consciousness that it is important work; that as he decides will affect for good or ill not only men now living, but in many instances the unborn sons of men. Inherent in a seat on the bench are great powers and grave responsibilities, which may be exercised in detachment from all worldly interests and without fear, favor, or hope of reward. The justice is far removed from daily temptation, from importunities and pleadings, from all that swerves the cold processes of reason in the forming of the average man's judgments.

The Court abhors novelties and changes. To this day freshly cut quill pens are laid out on the tables that are reserved for the lawyers in the courtroom. For years the courtroom needed a new carpet, and continued to need it until the old one had almost resolved itself into its constituent threads on the floor, but the justices held back. Finally a new one was put down while the Court was away on its long summer recess, but care was taken that the new carpet should be of precisely the same pattern and texture as the old one, so as not to offend the eyes of the justices with anything they had not been

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CHIEF JUSTICE EDWARD DOUGLASS WHITE

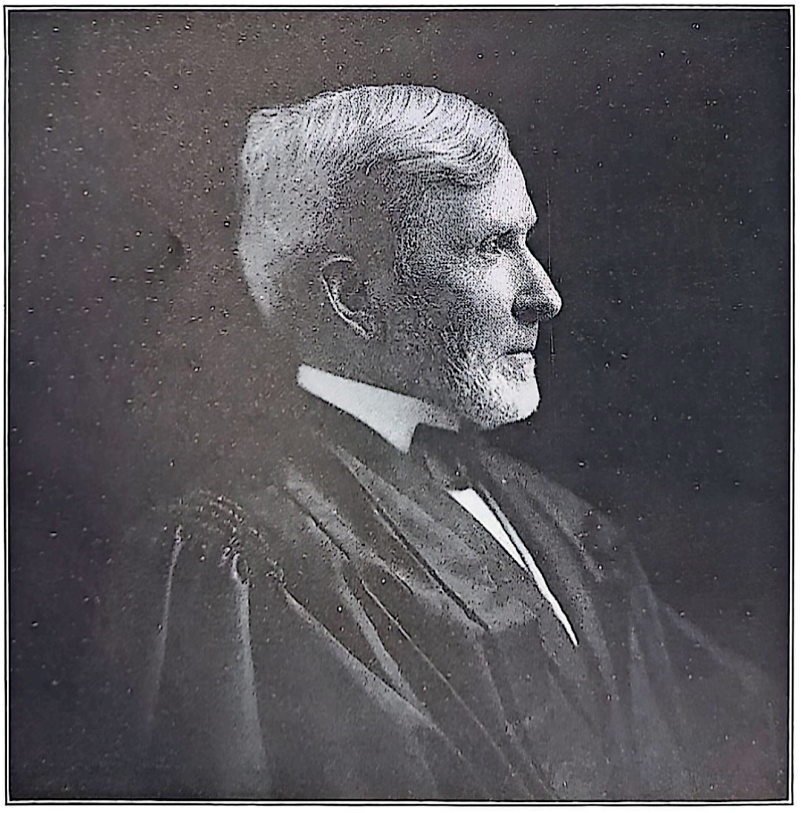
"A GREAT BULK OF A MAN, HIS FACE IS A LARGE, IMMOBILE MASK. HE GIVES CLEARLY AN IMPRESSION OF LATENT STRENGTH AND POWER"

CHIEF JUSTICE WHITE

accustomed to seeing. The old furniture in the court room and in the robing room and conference room of the justices has been in use almost since the Court established itself at Washington. From time to time it is upholstered anew, but always with the same fabrics and the same patterns that were originally used.

Only three innovations are recalled that have been acquiesced in by the Court. The justices formerly sat on a level with the lawyers who argued before them. The long, straight desk behind which they sat had a snuff-box let into it opposite each justice. It is the tradition that one day when Henry Clay was arguing a case before the Court one of the justices leaned over during a pause in the argument and refreshed himself with a pinch of snuff. Mr. Clay, so the story goes, followed the judicial example and, with a murmured word of thanks, reached over the bench and took a pinch from the same box as the justice who had just used it. The Court was horrified at this easy-going proceeding. It hesitated to discipline Mr. Clay for his audacity, but it immediately resolved to elevate the bench upon which it sat to such a position that a repetition of such a grave offence against its dignity would be impossible.

A second change concerned the lunching arrangements of the Court. It was formerly the practice of the Court to sit from twelve noon until four o'clock continuously on every day that it was in ses-



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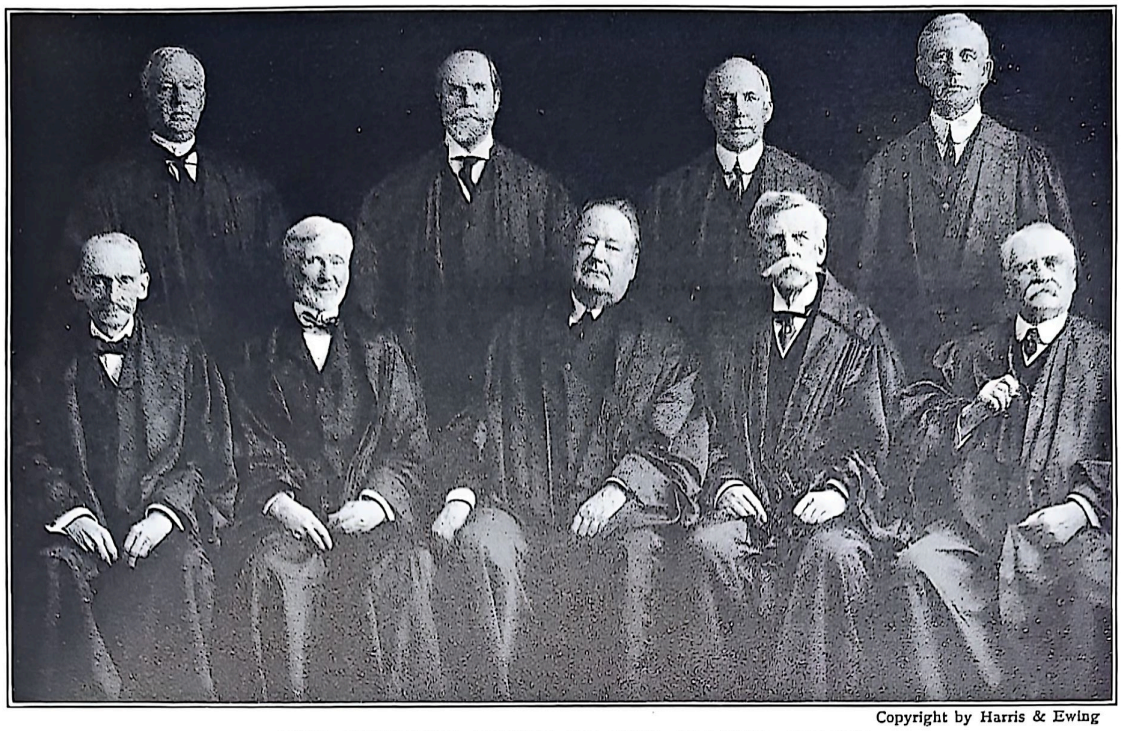
JUSTICE JOSEPH McKENNA

"HE LOOKS NOT UNLIKE THE LATE SENATOR CULLOM . . . A SPARE, RATHER STIFF LITTLE MAN"



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THE SUPREME COURT OF THE UNITED STATES

" THE JUSTICES KNOW WHAT IS GOING ON IN THE WORLD . . . THEY READ THE NEWSPAPERS"

sion. From time to time as the afternoon progressed, the justices, one or two at a time, would slip out of their seats, snatch a bite of luncheon, and return. Sometimes

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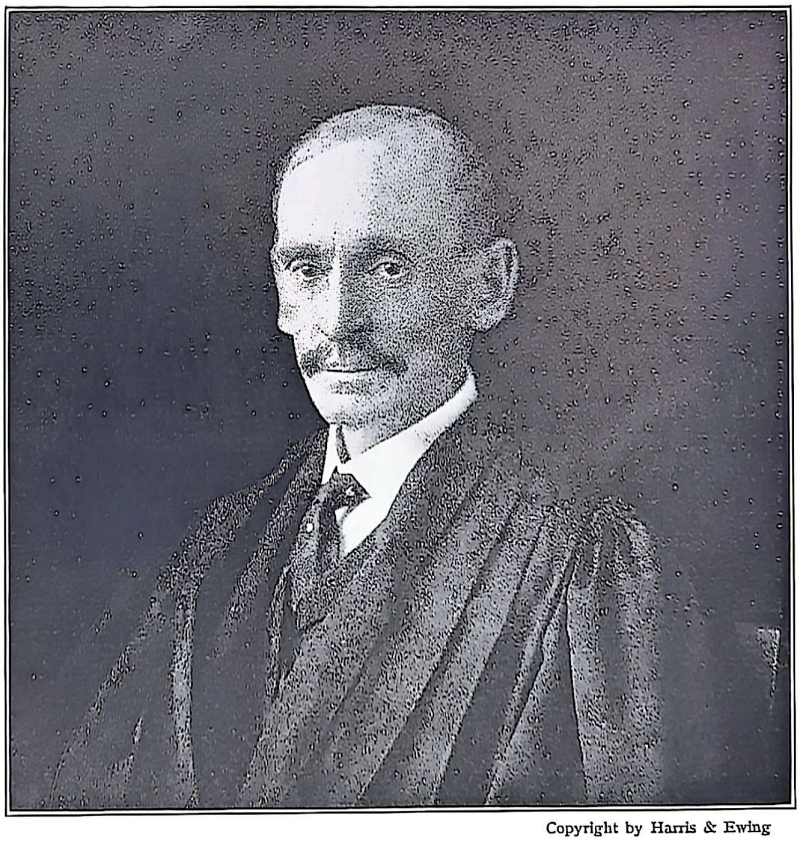

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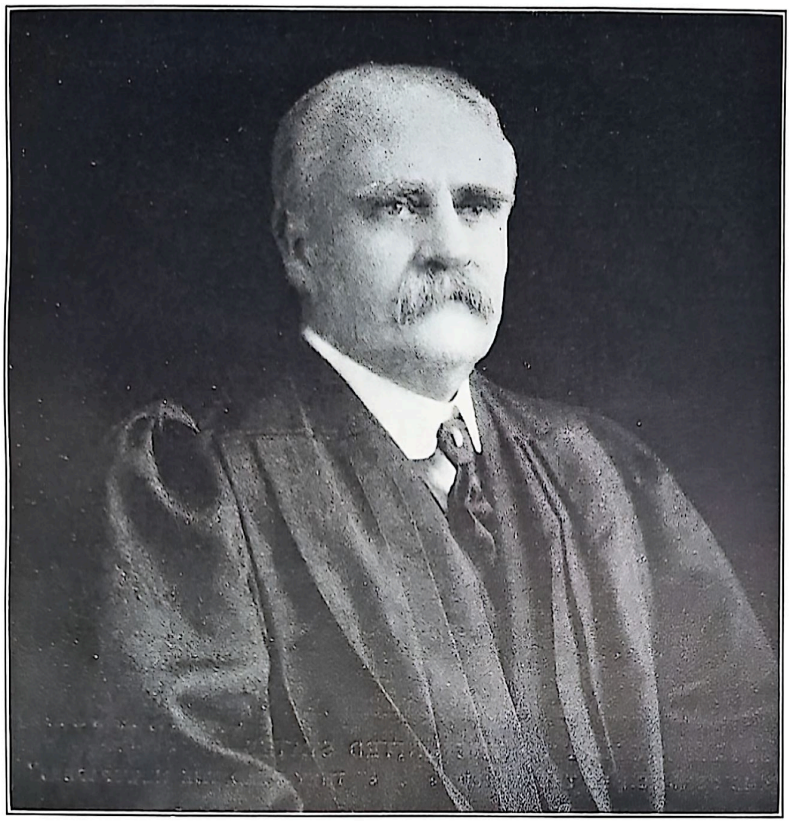
JUSTICE WILLIAM R. DAY

"A BOOKISH MAN, A RECLUSE, A STUDENT . . . HAVING DEVELOPED HIS INTELLECT AT THE EXPENSE OF HIS BODY"



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JUSTICE HORACE HARMON LURTON

"ANOTHER CONFEDERATE VETERAN . . . A DEMOCRAT, CHUNKY, PATENTLY SOUTHERN, AND A COMPANIONABLE PERSON"

as many as four or five of them would be off the bench at once. They usually had their luncheon brought to them by their messengers and ate it in the little curtained recess behind the bench, and as the argument progressed there could be heard in the court room the clink of knife and fork on plate, and what O. Henry has called "the crash of dishes on the American plan."

One day a lawyer pleading a case made bold to enter a protest. He most solemnly inquired if he could count upon the continuous and undivided attention of even one justice to the thread of his argument. "The personnel of the Court has been twice entirely changed since I began," he said, plaintively. The Court deigned no response, but on the following Monday it was announced from the bench that a recess for luncheon thereafter would be taken every day from two until half-past two o'clock, and that the Court would sit until half-past four o'clock every afternoon.

The third innovation that has been accepted by the Court has been an unwritten and unannounced revocation of the old rule that forbade any person to write or take notes in the presence of the Court. Representatives of the press and others interested in its decisions are now permitted to take notes on the decisions as they are handed down.

When a new associate justice is appointed to the bench he finds that he has inherited a "body servant." These employees are carried on the pay-rolls of the Court as messengers, but they have never been known as anything but body-servants. The office seems to be hereditary, for some of the men that are now serving have been preceded by their fathers. They are all Negroes, of course, and they know the forms and traditions of the Court to the last fine point. Under the guise of serving, they rule the private life of the justices with the iron authority and discipline that persons of the South have been long familiar with in old family servitors. Mr. Justice Woods, who was appointed to the bench by President Garfield, is reported to

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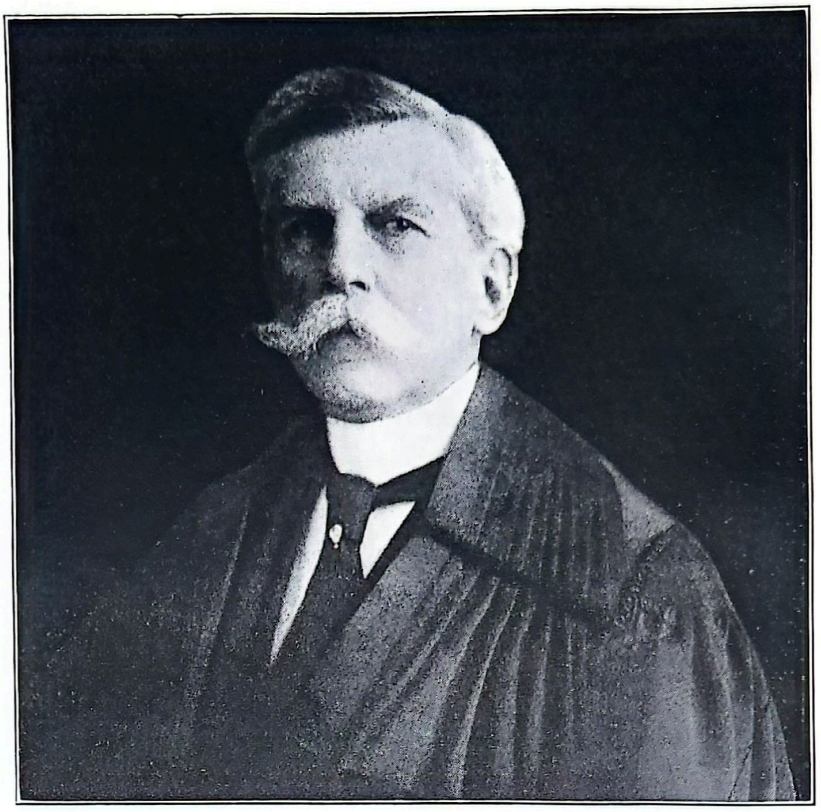

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JUSTICE OLIVER WENDELL HOLMES

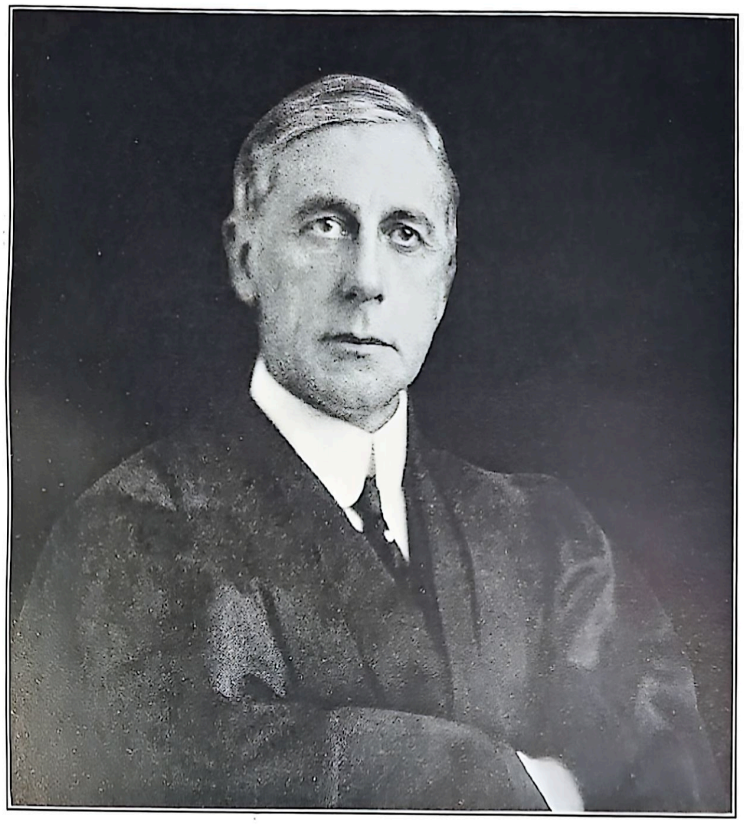
"HE WENT TO THE WAR DIRECTLY AFTER HIS GRADUATION FROM HARVARD, AND WAS SHOT THREE TIMES"

have said soon after he took his place in the Court:

"My body servant is the most annoying thing I have experienced. The fellow is the first man I see in the morning and the last thing I see at night. He forces his way into my bedroom in the morning and orders me down to breakfast, and then asks what I will have for breakfast, taking my order himself to the cook. I cannot get rid of him in any way. He haunts me all the time. I try to think of places to send him but he is back again as quick as lightning. I have this satisfaction, however: all the other justices are tortured in the same way."

The justices are also furnished with a private secretary at public expense. These are men with a legal education and they are equipped to relieve their superiors of much of the drudgery that is involved in conning over the briefs and records that are submitted in every case. While Mr. Justice Gray was on the bench he made it a practice to award his private secretaryship annually to that member of the graduating class of the Harvard Law School who, in the opinion of his brother, Professor John Gray, showed most promise without regard to class standing. This meant that he had to break in a new secretary every year, but Justice Gray was willing to endure that discomfort to pay the compliment to the Harvard Law School.

The justices of the Supreme Court do their work at home because they have no room to work in at the Capitol. Their quarters are more restricted than they were when Salmon P. Chase was Chief Justice. Mr. Chase gave over for the use of the Senate a large room that had been assigned to the Court. The Senate made of it a barber shop and a bath, and, true to its traditions, has since refused to let go of anything that it once laid hands upon. The Court has in the Capitol a court room, a conference room, a robing room, clerks' offices, and a library. When the Court is sitting the justices do not arrive at the Capitol until a few minutes



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JUSTICE MAHLON PITNEY

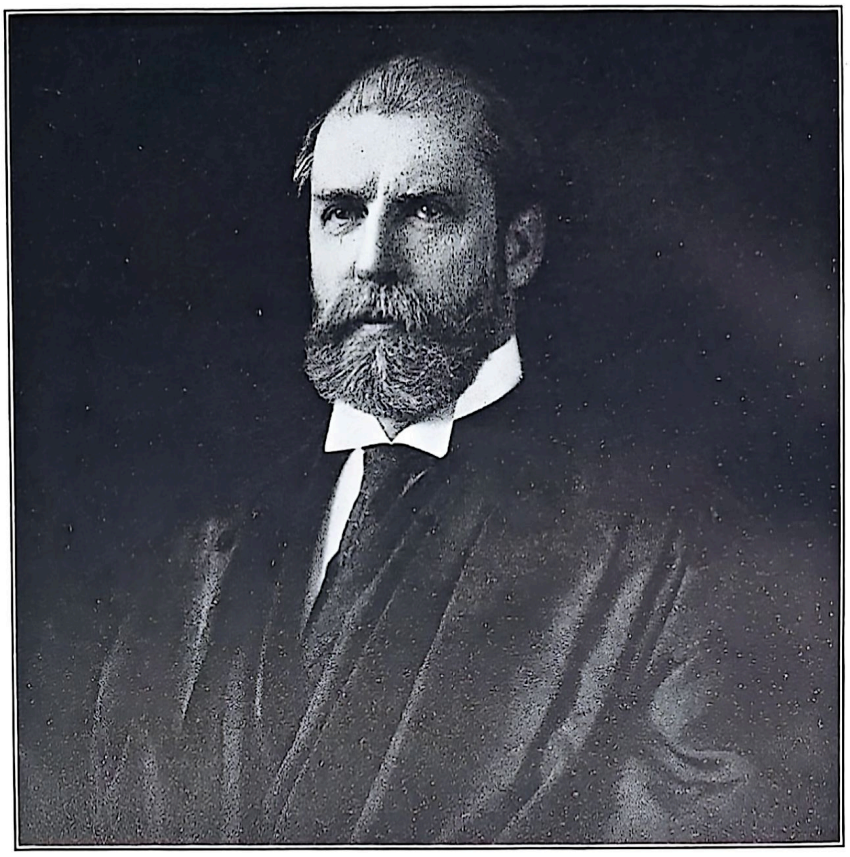
"HE IS A GOLF PLAYER; INDEED, HE WAS ON THE LINKS WHEN HE RECEIVED THE NEWS OF HIS APPOINTMENT"

before twelve o'clock. In the robing room, hanging on pegs in due order of precedence, are the voluminous black silk gowns of the justices. In order of precedence hats and overcoats are removed and hung on the pegs.

The justices are robed by their body servants and at twelve o'clock, in single file behind the Chief Justice in the order of their precedence, and preceded by their marshal and clerk, they march across the hall and into the courtroom. As they enter, every one in the room rises. They arrange themselves behind their chairs and while they are still standing the court crier calls: "Oyez! Oyez! Oyez! All persons having business before the honorable Supreme Court of the United States are admonished to draw near and give their attention, for the Court is now sitting." Then, after a solemn pause and with a reverential inclination of the head, "God save the United States and this honorable Court!" The justices rustlingly settle themselves in their chairs. The spectators in the court and the lawyers resume their seats. The day's business has begun.

Every Saturday morning while the Court is sitting the justices meet in the conference room and they discuss and vote upon the cases that have been submitted to them. The member of the Court who was appointed last votes first on every case. Mr. Justice Pitney does this now. When the decisions have been made and the justices leave the room, none of them knows who will be assigned to write the Court's opinion. The Chief Justice makes the assignment after the conference has broken up, and conveys the information privately to the member of the Court whom he has chosen. All the other justices, however, are given full opportunity to read and carefully study the written opinion before it is handed down from the bench.

A story current in Washington (probably apocryphal but illuminating the local viewpoint) purports to tell how the justices deal with any attempt at an assault upon the confidences of the Court



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JUSTICE CHARLES EVANS HUGHES

"THE YOUNGEST MEMBER OF THE COURT . . . HE HAS A CAPACITY FOR HARD LABOR WHICH FEW MEN CAN EQUAL"

as disclosed to an indiscreet young woman visitor in Washington one afternoon a few winters ago. She was visiting at the house of an associate justice of the Court who had known her since she was a child. She was sitting at the tea-table one afternoon with the justice and his wife and, all unconscious of any wrongdoing, began to talk about a case that was awaiting the decision of the Court. The wife of the justice exhibited as much alarm and distress as though a live dynamite bomb had been introduced into the company, but she could not catch her visitor's eye and stop her.

"I hope," said the prattling visitor, "that you will decide it in favor of the —— Company, because if you don't the price of the stock auntie left me will go down."

The justice froze stiff. He assumed what his wife calls his "prisoner-at-the-bar manner" as he stood up. He was as grave and as stern as could be and he nearly scared the young woman to death as he said: "My dear child, you must never speak on such a subject to me again. I am going to leave the room now as a mark of my displeasure at the disrespect you have shown me and my position, and if you are ever so thoughtless again as to refer to the business of the Court in my presence, I shall see that you are never admitted to the house afterward."

I have said that the present Court is progressive. Mr. Charles B. Warren, of the Massachusetts Bar, has pointed out in his summary review of the progressiveness of the Court, which has been printed as a public document by the Senate, that those persons who claim that the Court stands as an obstacle to legislation for "social justice," if asked to specify where they find the evil of which they complain, always take refuge in the so-called "bake-shop case" in which the Supreme Court held unconstitutional the bakers' ten-hour day law of New York. This is the case that is so often cited by Mr. Roosevelt.

But, according to Mr. Warren's summary, in the period 1887 to 1911, inclusive, the

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JUSTICE JOSEPH RUCKER LAMAR

"ONE OF THE DELIGHTFUL PERSONALITIES OF THE COURT . . . MR. TAFT MET HIM IN AUGUSTA, GA., WHEN HE WAS PLAYING GOLF"

Supreme Court rendered more than 560 decisions based on the "due process" and "equal protection of the law" clauses of the Fourteenth Amendment, all involving the validity of state statutes or other forms of state action. Examination of these 560 cases shows that only two of these, other than the Lochner Case, were cases in which any state law that involved a social or economic question of the kind included under the phrase "social justice" legislation has been held unconstitutional by the Supreme Court. One of these two possible exceptions is the Connolly Case in which the Court, in 1902, held invalid an anti-trust law of Illinois because it illegally discriminated in favor of certain classes; the other exception is a case of minor importance — the Allgeyer Case — in which, in 1897, a law of Louisiana that deprived citizens of the right to order insurance by mail from foreign insurance companies was held invalid as an interference with liberty of contract. Even if it be assumed that all three of these exceptional cases were wrongly decided — three cases out of 560 — yet any court or any official body, executive or legislative, which on any particular subject makes only three mistakes in twenty-five years certainly has a remarkable record.

The Federal Supreme Court, so far from being reactionary, has been steady and consistent in upholding all state legislation of a progressive type. The Court is now confined to passing on only those state statutes whose validity under the Federal Constitution a state court has upheld. If the Federal Judiciary Act be amended so that an appeal may be taken to the United States Supreme Court on a decision of a state's highest court denying the constitutionality of a state statute, the people of this country can, by that very slight change enacted by Congress, be fully protected against any reactionary state courts, and practically every state statute that involves great social or economic questions can then be quickly and finally passed upon by the Supreme Court.

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JUSTICE WILLIS VAN DEVANTER

"AN UPSTANDING, HANDSOME MAN . . . BORN IN INDIANA. HE HAS A DARK-HUED OLIVE COMPLEXION"

The Supreme Court has upheld every state labor statute brought before it with the single exception of the New York "bake-shop" law. It has upheld every state statute brought before it abrogating or modifying the fellow servant doctrine: that an employee could not recover damages for injuries due to the negligence of a fellow employee. It has upheld every state anti-trust law with one exception, and that exception was due to the circumstance that the action discriminated in its application between different classes of persons. Every state law regulating sales of pure food and other merchandise and restricting conduct of mercantile business has been sustained. Every state gambling, bucket shop, and anti-grain option law has been held valid by the Court. It has also upheld state liquor, prohibition, license and local option and anti-cigarette laws. The Court has sustained state statutes brought before it limiting or regulating an individual's liberty of contract or of action, or of conduct of business in behalf of the general welfare of the community. A single exception was the Louisiana law restricting rights of owners of cotton to use the mail to obtain insurance in foreign insurance corporations. State statutes regulating railroad rates and the management of railroads have been upheld, as well as statutes fixing or regulating rates for public service corporations other than railroads. Every state banking regulation statute has been sustained, as well as the statutes regulating the business and methods of insurance and telegraph companies. The same attitude has been maintained by the Court with respect to state laws relating to public improvements and taxation. A summary of the record shows that out of about 560 state statutes or other form of state action adjudicated upon under the "due process" and "equal protection" clauses during the last twenty-five years, the Court has upheld more than 530; it has held invalid only 3 relating to "social justice," and only 34 relating to private property rights,

WHAT I AM TRYING TO DO

TO MAKE SELF-SUPPORTING AND SELF-RESPECTING CITIZENS OF "INCORRIGIBLE" BOYS FROM THE STREETS OF NEW YORK CITY — THE COTTAGE PLAN OF MANAGEMENT AT CHILDREN'S VILLAGE — A GRADUATE WHO BECAME A GOVERNOR

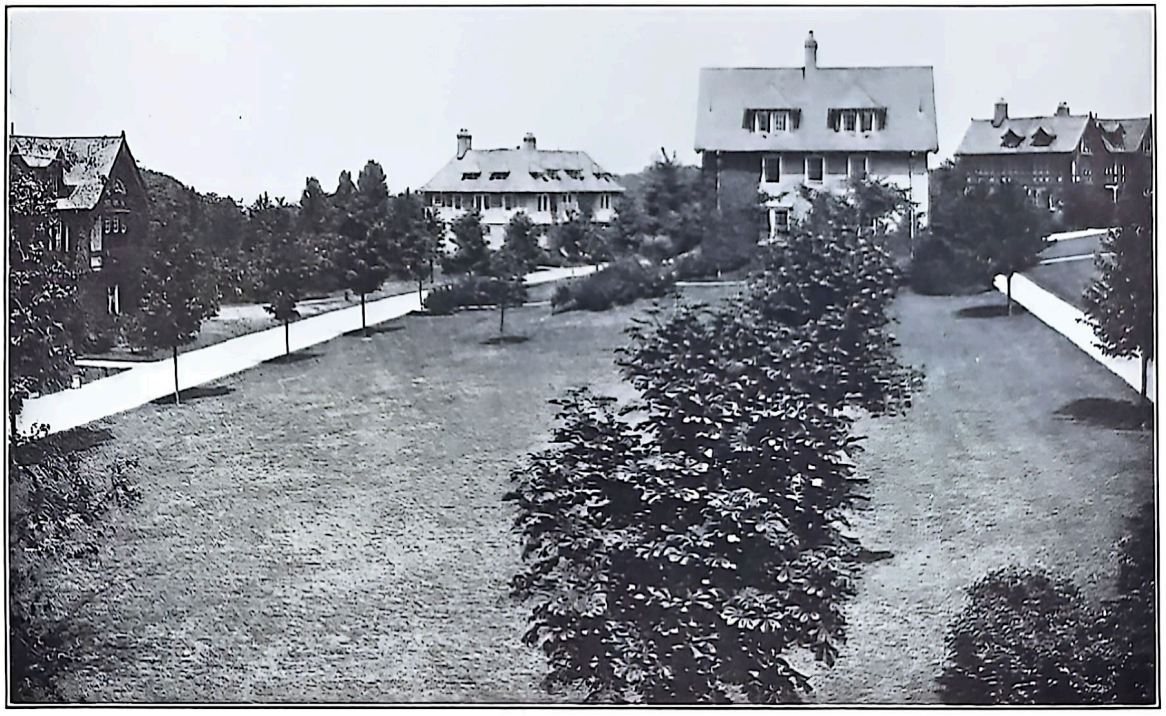
BY

CHARLES D. HILLES

THE New York Juvenile Asylum is a private institution that is performing a public duty. It is only one of many institutions of New York City for the correction and training of incorrigible boys from the streets. Its methods, however, have been tested and have been found good.

At its foundation, two thirds of a century ago, the New York Juvenile Asylum was non-sectarian and co-educational; but, with the establishment of similar schools for girls alone and of schools for the Jewish children and for the Roman Catholic children, its scope was restricted to the care of boys of Protestant parentage or of parents without distinct religious preference.

For a very long time all the vagrant and delinquent children who became wards of the city were sent to prisons in which adult offenders of both sexes were confined. They lived in idleness and were under degrading tutelage; so that it was inevitable that Society, which for the time being was protected from their petty depredations, was preparing them for lives of crime. It was to correct this shameful and vicious system that the New York Juvenile Asylum was established. Corrections were made and we are still endeavoring to work out a better plan of life for the boys who come under our care.



"CHILDREN'S VILLAGE" FOR INCORRIGIBLE CITY BOYS

THE NEW YORK JUVENILE ASYLUM, AT DOBBS FERRY, N. Y. THE VILLAGE CONTAINS THIRTY COMFORTABLE HOMES, EACH OF WHICH ACCOMMODATES A GROUP OR FAMILY OF ABOUT TWENTY BOYS

From the streets of New York City has been gathered altogether an army of 24,000 children who have started to travel the wrong road of life. The majority of these children, however, are merely vicariously delinquent. They have been denied fair birth, kind surroundings, and helpful opportunities. It is not a slander upon New York to say that a further injustice is being visited upon these children by their legal guardian — the city — by its niggardliness in providing funds enough to give them the training they need.

The more hopeful view of this situation is that the old-time methods of dealing with the delinquent child have been abandoned forever. We are making progress every day and, in some respects at least, New York is pointing the way to all the world in dealing with its youthful unfortunates. But we shall not have discharged our duty until schools of the highest standard are maintained in every public institution for children. Obviously, these children are more difficult to manage than those who are amenable to the ordinary methods of restraint; yet we are just beginning to realize that proper results cannot be obtained with them without the expenditure of at least as much money as is spent upon every child in the public schools of any great city.

PRACTICAL INSTRUCTION IN PLUMBING

THE NEW YORK JUVENILE ASYLUM IS SUCCESSFUL CHIEFLY BECAUSE IT FITS EVERY BOY TO TAKE UP SOME DEFINITELY REMUNERATIVE WORK AFTER HE LEAVES THE SCHOOL

My own interest in the so-called delinquent child has been with me always. First, as superintendent of the New York Juvenile Asylum, and later, as president of that organization, I have made a study of the boy who has been pushed out into

the world and left like a ship at sea without chart, without helm, and without rudder.

Right here let me say that in the 24,000 children who, by too many people, are regarded as youthful criminals, we have an asset that justifies the expenditure of every dollar that can be invested in their future. The majority of these children are little better or little worse than the average child. They are, to be sure, poorly nurtured mentally, morally, and physically, but the harm that has been done them can be remedied. Their trouble is not functional and, to use a phrase of their own, they will make good if a chance be given to them. Our own experiences prove this. Of the boys who come back to New York from our own institution, 72 per cent., according to records, make a fair success of life. Of those that have been sent by us to homes in the West, 90 per cent. "make good." I doubt whether a much better percentage can be shown by the children whose early years are spent with those who give to them every care and thought.

In its earlier years the New York Juvenile Asylum was located in cramped quarters in one of the very narrow and busy streets of lower New York. Its architecture and its routine were suggestive of a prison. Upon its removal farther uptown it had the atmosphere of a school. Since then it has been twice removed to place it beyond the confines of the advancing city. A few years ago it went up the Hudson about twenty miles to Dobbs Ferry. There, on the highlands known as Echo Hills, on a tract of 290 acres, the institution lost all its traditional appearance and became a model community, known as the Children's Village.

In this "village" are thirty comfortable homes, each of which accommodates a group or a family of about twenty boys. There are from 550 to 600 boys in the village, and if we could properly care for them there would be twice that number. In half the homes in the Children's Village is a house mother, and in the other half a house father and a house mother. Four of the cottages are provided with

A CLASS IN MANUAL TRAINING

THE SKILL THAT THE BOYS ACQUIRE GIVES THEM A NEW PRIDE AND INTEREST IN WORK

individual sleeping rooms. These are for the older boys and are "honor" cottages, it being understood that a boy who, because of his good record, is entitled to special consideration receives the distinction and privacy of his own room Each of the other cottages has two dormitories. In each cottage there is a living room, a dining room, a kitchen, and in the basement a recreation room.

A modern school house is one of the special advantages of the Children's Village. In it a school of letters is conducted by a capable principal and a corps of licensed teachers. The text books and curriculum are identical with those used in the schools of New York City, and the school work is conducted under the supervision of the Board of Education of New York City.

There are also numerous shops in the village, in which the boys are taught such trades as carpentering, tinning, electrical installation, painting, tailoring, plumbing, telegraphy, printing, wood carving, and mechanical drawing.

The buildings are scattered over forty acres and are heated from a general power house in which electric power and electric light are also generated. There is a steam laundry in this power building, and in it also are located a general bakery and a general kitchen in which the food served to the boys in the cottages is prepared.

The boys are taught intensive farming and hundreds of them work individual gardens. A great majority of the boys who are sent to the Children's Village take an immediate and lasting interest in their gardens. They vie with one another in producing results. Last year the garden truck brought to maturity by our boys had a market value of at least $10,000.

There is a big athletic field and a spacious green in the centre of the Children's Village. There the boys have their fill of play. The baseball league of the Children's Village works out its season's schedule with as much care as does either of the big baseball leagues. The games are stubbornly but fairly fought, every cottage having its representative club. The boys quickly learn that the best way to play

STUDYING ELEMENTARY CARPENTERING

THE BOYS PUT THEIR KNOWLEDGE INTO PRACTICE BY BUILDING SOME OF THE SCHOOL'S COTTAGES

THE BOYS BUILDING THE ASYLUM'S HOSPITAL

baseball is the fair way, and at the end of the season every boy who has had a baseball in his fingers has learned much of the proper rules that must govern in the greater game — life. It is merely incidental that the cottage which wins the baseball cup prizes it almost beyond measure during the winter while it remains in its possession.

Just at the entrance to the Village a House of Reception is provided, in which the boys are quarantined for the first twenty days of their stay, to prevent the possible introduction of an epidemic.

The old system of exposing the children to the moral malaria of the prison — indeed, of immersing them in the slime that stains the soul for life — was one of utter abandonment. The later method of having them huddled within four depressing walls deprived the children of their natural buoyancy and was depressing alike to them and to their attendants. But by our modern methods we give to the children the comforts of home, the educational advantages of the public school, rudimentary trades teaching, time and a place in which to play, and the companionship of teachers and matrons who mark their perils and point out their proper paths.

Very few of our boys need to be fitted for the scholastic life. It is most important to assist them to choose a trade which shall hold their interest and later be remunerative, so that when they leave the school their choice of employment shall not be accidental, and that they shall not forever be square pegs in round holes.

It requires patience to develop the "bent" of a boy who is aimless and listless and inclined toward lawlessness, particularly if he has drifted so long a time that he prefers not to have a definite aim. This can be accomplished only by painstaking observation, and in order that every child may be closely observed there must be individual treatment — personal touch.

That is the key to the situation. In a great barrack, where hundreds of boys are in dormitories and in walled playgrounds, very few of them are on terms of intimacy with members of the staff; but where, as with us, the groups are small — twenty or even less — the house father and mother know the individuals, know their parents and friends if there are any, know their little problems and their preferences, and take an interest in the boy's outlook upon life. The first concern of the management of the Asylum is to know that a boy

THE FIRE DEPARTMENT OF THE NEW YORK JUVENILE ASYLUM

is physically fit. We have proof of the statement that an average of two of every three boys who come to us from the streets of New York City are victims of malnutrition. That condition may have resulted from impure food, an inadequate supply of food, or from irregular habits. When it is acute it is a distinct impairment. It may often be traced to bad teeth which make painful the proper grinding of the food and thus impose a burden on the digestive organs. Almost every boy who is sent to such a school as ours must be turned over to the dentist.

Trachoma, conjunctivitis, and contagious diseases are not infrequent. I have seen more than one hundred such cases isolated in congregate institutions in New York City. They are quickly and permanently cured at the Children's Village while the boys are in quarantine.

We teach the boys to know and admire Nature and to study the stars and the birds and the growing things. The stress of the city streets has been their undoing. Their nerves need to be soothed. They acquire familiarity with Nature's patient processes. They cultivate flowers and vegetables; raise chickens and pigs and sheep; and gather fruit and nuts.

One point of advantage that we have in the cottage type of institution as contrasted with the congregate type is the opportunity to extend the classification by having thirty cottages, to each of which we may assign a distinct class or group. This also makes it possible for us to teach and enforce property rights. We know that boys who have come to us with no distinct idea that thievery is essentially wrong quickly grow into a knowledge of the meaning of "thine" and "mine."

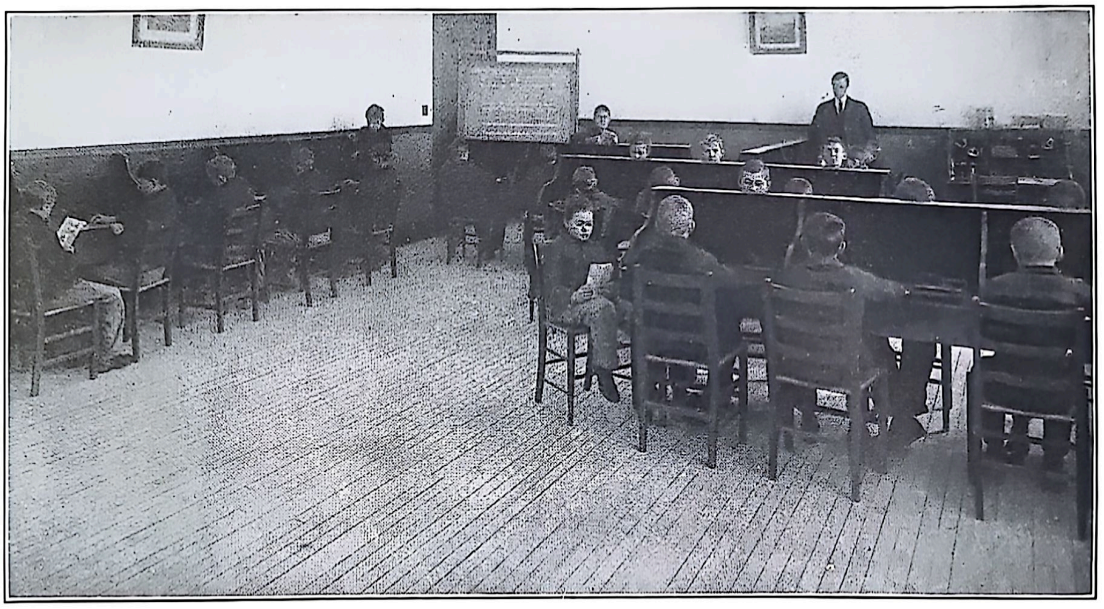
Primarily our purpose is to protect Society temporarily from the mischievous or malicious tendencies of these boys to lay waste or lay hold upon the property of others. Society has long since ceased to be vindictive with the unruly children of this class. Our reformatories now are not punitive places, and that man is not a silly sentimentalist who demands that this by-product of our civilization shall not be abandoned and permitted to become a menace, but that it shall be conserved and transformed into an asset.

Many of the children who are now citizens of our Village are of anonymous parentage. The parents of many others are buffeting the billows of fate without dependence save the mercy of God. Now,

though we cannot make the idle parents industrious, the thriftless provident, the drunken sober, and though we cannot extirpate the evils which are the outgrowth of individual life, we can lay the ax at the root of this evil, so far as these children are concerned, by giving them practical instruction, by teaching them to direct and utilize their powers, and by implanting in them a respect for the decent things in life. We must take these unfortunates while they are in the formative period and put into their lives something that was not supplied in their so-called homes; make them healthful, encourage and train them to do what their talents indicate they are fit to do.

What we are trying to do at the Children's Village of the New York Juvenile Asylum — and we are meeting with a large measure of success — is to accept the guardianship imposed by the courts and, after a term of marking time, to make of the children who come to us self-respecting and self-supporting citizens.

Generous minded men and women have supplied the plant which we operate. The city does not provide either land or equipment. It assumes in theory the cost of the maintenance and education of the children which through its courts it sends to us. It covenanted to pay a sum that should approximate the actual outlay for maintenance. Yet it falls far below its promise and its duty. The actual cost to the City of New York for the education of every one of these delinquent children is only slightly more than $13.50 a year. Yet the same city in its public schools spends upon every more favored child $47.19 a year. New York City, I am sorry to say, does not do as well by its delinquent children as other cities and states do. The average expenditure by New York City last year on each of its delinquent wards was less than $144, whereas the average cost for the same period in thirty-three American institutions for delinquent and dependent children was $234.



LEARNING TO BE TELEGRAPH OPERATORS

MORE THAN 70 PER CENT. OF THE BOYS GO BACK TO NEW YORK CITY AND MAKE A FAIR SUCCESS OF LIFE

In our own institution, however, we manage to do fairly well under this handicap. During the last four years there has not been one death in the Children's Village. About our institution are no confining walls. Bars do not fill the windows in our cottages. Our boys in effect are unrestrained. Yet during 1913 only nine boys made their escape from the Village. Five of these boys made their way into the West and there found good homes for themselves. Every one of these five wrote to us and told us of his experiences and of his whereabouts. In the circumstances we deemed it wise to leave them undisturbed.

It would be entirely possible for me to give scores of illustrations showing how our boys go out into the world and make successes for themselves. A recent governor of Alaska spent four years in our institution. By the narrow margin of four votes one of our boys missed the nomination for governor of Illinois in a convention that was held by one of the two leading political parties. This year a "graduate" from the Children's Village is literally fighting his way through one of the great institutions of learning in the East. He has a scholarship, and yet every dollar that he spends for food, for clothing, for books, and in fact, for anything, he must earn for himself.

Our boys in the Children's Village are 550 of the 24,000 of New York's delinquents. It is mathematically possible to demonstrate that the money spent for the regeneration of these lives is well spent.

DAVID STARR JORDAN

WHO MADE THE "RED-TILED PRINCIPALITY" OF STANFORD UNIVERSITY INTO A WORLD-FAMOUS DEMOCRACY OF EDUCATION — A BIOLOGIST WHOSE STUDIES OF FISHES LED HIM FINALLY TO BECOME ONE OF THE FOREMOST ADVOCATES OF INTERNATIONAL PEACE

BY

ISAAC RUSSELL

LELAND STANFORD was one of the group of small merchants in the little city of Sacramento who, in 1859, dreamed the dream of the first Pacific railroad and who reared that vision into the reality of the vast Central Pacific-Southern Pacific system. From petty dealer in miners' supplies, Stanford grew in twenty-five years to be multimillionaire and first a governor of, then a United States Senator from, California.

Then his son and only child died. Senator Stanford turned now to a new vision — of an enduring monument to the memory of his son — of a great university that should be named after Leland Stanford, Jr.; that should be free to the young men and women of California; and that for all time should train the choice spirits of every generation "for the business of life." With the characteristic prodigality of a bonanza king, he determined to apply the whole of his vast fortune to this single project — during his lifetime, so much of it as should be needed to provide the most complete equipment that could be devised and, after his death and that of his wife, the rest of it to provide a permanent endowment for the University.

So, from 1885 to 1891, there was growing at Palo Alto, sixty miles south of San Francisco, a wonderful collection of low, sandstone buildings in the Mission style of architecture, with a great central quadrangle — an exaggerated *patio* — and with long colonnaded piazzas that sheltered the rooms within from the glare of the Californian sun. The task of construction done, Senator Stanford set out to find the man who should clothe this skeleton of a university with life. Dr. Charles W. Eliot, of Harvard, and Dr. Andrew D. White, of Cornell, both suggested a comparatively obscure young scholar, David Starr Jordan, then president of Indiana University. Senator Stanford offered him the presidency of Leland Stanford Junior University on March 22, 1891; on March 23d, he accepted it.

When Dr. Jordan went to California he found that the University had been nicknamed the "red-tiled principality." He set about at once to make of it a democracy of education. Under his hand, Stanford University became a pioneer in

the wide extension of the "elective" system by which the students were allowed the widest possible range of choice of the things they should study. Thus the required studies at Stanford take up only one third of a student's time; the rest he may spend upon what things he will. Dr. Jordan told his students that he did not care what they studied, provided they studied one thing thoroughly. He himself knew only one subject fully, and that the science of fishes; but the highway to the knowledge of all things is found by following the narrow path of knowledge of one thing. He had devoted his scientific life to the study of fishes because he had learned what science means to mankind from a man who had taught him about fishes. Indeed, the whole vital part of his education he had got from three months in a university that had only one professor, the great Agassiz, and only one classroom, an old barn on an uninhabited island off the coast of New England.

"And when Agassiz died," said Dr. Jordan, "the university vanished. It was the school of all schools in America which has had the greatest influence on American scientific teaching."

AGASSIZ AND THE HERRING

It is pertinent here to point out one of Agassiz's methods, because Dr. Jordan adapted it and applied it to the uses of Stanford. A student enrolled in Agassiz's class. For several days Agassiz paid no attention to him whatever. At length, tired of standing around idle, the student asked Agassiz to give him something to do. Agassiz's reply was to hand him a herring and to say, "Study this." The student was bewildered, but set about "studying" it. The next day Agassiz asked him what he had learned about that herring. The student replied that it had two eyes, so many fins, and such and such markings.

"No, no," Agassiz cried, "study it more. Those things are not important."

"The next day, and the next, the experience was repeated. The fourth day Agassiz again demanded information about the now rotting specimen. In a desperate attempt at humor the student replied, "Well, it's the same on both sides."

"That's it!" shouted Agassiz. "That's it! A starfish isn't the same on both sides, an oyster isn't, thousands of specimens of the sea are not. When you find one that is, you've found a starting point in a new stage in the evolution of life."

Obviously, that student learned more from that one lesson about the scientific method of study than he would have learned in a year's reading and lectures. The text books would have taught him the facts; Agassiz taught him the method of learning all facts.

THE "MAJOR PROFESSOR" SYSTEM

Now, Dr. Jordan applied the essence of this lesson at Stanford. After insisting that all students study one subject thoroughly, he demanded that they study from a man rather than from a book. He created the "major professor" system, whereby the incoming student, having chosen his major subject for study, should next choose the particular professor in that subject who, as a man, most appealed to him as a sympathetic friend. This choice was made after a "get acquainted" meeting in which the student had an opportunity to judge what professor was most to his liking. The choice once made, Dr. Jordan required that the professor report to him whether anything in the student's plans were worth while. Thus he had a guarantee that every student would be judged, not upon the meaningless results of formal examinations, but upon the earnestness of his efforts in the light of his own hopes and aspirations.

Of the professors themselves, Dr. Jordan demanded a new standard. They should develop a relationship with their students whereby the two should treat each other as "fellow students, one a little farther along the road than the other." He would have none of those wise men of indisputable authority whose only idea of instruction is to "mumble wisdom in their beards" in half filled lecture rooms.

"The proof that Agassiz conducted the greatest university in America," he declared, "is that every student disagreed with the teacher — and with every other student — upon some point. It taught them to think."

Dr. Jordan practised this democratic ideal in his own relations with his students. He was — and is — by nature and training fitted to appeal to the social side of his students. When he went to Stanford, he humorously described himself as "a healthy young man who is six feet and one half inch tall, weighs 215 pounds, can play baseball and talk Norwegian." The description still stands, though he is now sixty-three years young. Picture to yourself a great burly figure, with thick, broad shoulders and with the quick movements of an alert business man. His massive face in repose is heavy with strength; in a moment, the shrewd, gray eyes a-twinkle, it breaks into a thousand little lines of humor and good-nature. A companionable man, and more than a little of a wit.

Dr. Jordan projected this likable personality upon his student body through personal acquaintanceship. For many years he knew every student by name — knew not only who they were but, by personal conversation, knew their inner hopes and purposes. All his efforts were to inspire them — and not only with the thirst for knowledge but with a practical ideal of life. One day a young man applied to him to know what to do about going to college. He said that he was poor and that if he came he would have to wear shabby clothing.

A "COW'S MAN"

"And that reminds me," was Dr. Jordan's reply, "of a poor man in Wisconsin of whom I once heard. He earned half a dollar a day by driving a cow to pasture. He watched her all day while she ate, and then drove her home at night. That was all he did. Put here your dollar and there your man. One balanced the other, and the one enriched the world as much as the other. If it were not for the cow the world would not need that young man at all! Is it your aim to be only a cow's man?"

The young man was soon enrolled as a student at Stanford — and a diligent one — with a side-line of waiting on the table at the college inn.

Dr. Jordan made it a habit to walk about the campus at night so that he might fall in with the students there as one of themselves and so get into a relation with them that would enable him to deal with them in the frankest and most sympathetic way possible. On one of these rounds he fell in with a student who had come to Stanford from the Philippines, where he had been a soldier. He expected to be dropped from the University because he had no credentials and because his experience as a common soldier, he thought, would turn the members of the faculty against him as unpromising scholastic material. He and Dr. Jordan talked over the world in general, the hopeful applicant forgetting altogether that it was the president, rather than a boon companion, who was with him.

Next day he received notice that he was admitted on full standing — no credentials being required. He lived to see scores of young men turned away who had come fairly well equipped from expensive private preparatory schools. He asked the president one day what was the secret of his admittance with no credentials whatever and remarked that on the face of it he should have been classed as a rough sort of unwanted youth.

AMBITION AS CREDENTIALS

"The mere fact that you came here was your credentials" the president explained, "for the kind of soldier we would not have cared for never would have come. Credentials after all are merely arrows to point the way, and when I learned that you had saved your money in the Philippines with the hope that you could go to college I knew all that credentials from the best of high schools could have told me."

Dr. Jordan had from the beginning little use for technicalities, or for the person who finds refuge and delight in technical considerations. A student who was attacked with typhoid fever in the last quarter of his senior year was just able to move about by graduation day; and his name was not on the roll of those to receive degrees. A faculty report was to the effect that his final examinations had not been taken — a technicality that in some universities would be considered of the first importance.

Dr. Jordan placed the name on the roll, and he interrupted the formal ceremonies

at the granting of degrees to explain that this student was graduating by "special request," because he had shown in three and a half years of work that he had the intellectual stature to be a creditable graduate and so the last half year of work did not matter.

Young spendthrifts who tried to idle their way through Stanford were, in Dr. Jordan's words, "carried to the edge of the campus and dropped off," bearing back to their families the message that "you can't hang a ten-thousand-dollar education on a fifty-cent boy." But the sort of students he wanted were encouraged to come by the other half of his aphorism: "Though it would be a crime if a dollar-boy or a million-dollar boy should have only a fifty-cent education put on him."

Some students in Stanford formed an eating club and had it incorporated. A board of directors failed to watch the business and the manager one day decamped with the funds, leaving many small debts. The president reminded the holders of the stock that directors who failed to direct were a national menace and that if they did not pay their bills the whole student body would pay, in one way or another, through the loss of prestige.

"You know," he explained, "we have a problem here to settle and it will never be settled until it is settled right. They tried to settle the slavery question wrongly by hanging John Brown, but it bobbed up again in unexpected quarters and when it was finally settled a thousand drops of blood were drawn for every drop of blood that had been drawn by his death. For every wrong decision the people have paid a compound interest."

The students saw the point and the futility of evading a cash settlement. They voluntarily assessed themselves, in proportion to the stock each one held, to pay all outstanding obligations.

The need to get education down to the masses led Dr. Jordan to become an early advocate of university extension courses. "A nation of weaklings and fools," he said, "is sure to breed an aristocracy of knaves as our masters. The Anglo-Saxon race, with its strength and its virtues, was born of hard times. So long as it is a strong race it cannot submit to tyranny, for the essence of tyranny is not in the strength of the strong but in the weakness of the weak. The one sure remedy for oppression is to breed men — to educate men — until they refuse to be oppressed."

APPLYING BIOLOGICAL LAWS TO COLLEGE

Dr. Jordan is a biologist — a scientist of international eminence, perhaps the foremost living authority on ichthyology — and these seemingly rough-and-ready methods of building a worthy student body were conscious expressions of his faith in biological principles. Thus, on another occasion, when drunkenness became a menace to the healthy life of the University, he dropped from the undergraduate body several hundred young men at one time for participation in "beer busts." Their departure made a big gap in the University but, said Dr. Jordan, "we now have a reversion of species to original beginnings, and we will start all over to give our life a new direction."

When football degenerated into a battle instead of a sport, Dr. Jordan reformed it by abolishing it and going back to first principles, to the old game of Rugby out of which American football grew. At Stanford, an American Rugby has been evolved that is a good game to watch and a good game to play, and it has now largely replaced the dangerous American game not only in most of the colleges but in most of the public and preparatory schools of the Pacific Coast as well.

A "RED-TILED PRINCIPALITY"

Under Dr. Jordan's hand, Stanford University has come to rank as one of the great institutions of learning of the world. Its student body is limited under the terms of its charter, but to-day it has 1,750 undergraduates in attendance, a faculty of 220 members, a library of 225,000 volumes, a magnificent physical equipment, and an endowment of $30,000,000 that yields a yearly revenue of nearly a million dollars. Senator Stanford's money made these things possible, but Stanford University as a distinctive educational force, as an object of worldwide admiration, is the achievement of Dr. Jordan. The

University is Dr. Jordan himself, interpreted in terms of an ideal of education in the lives of thousands of graduates the world over. In the "red-tiled principality" that he shaped for twenty-one years, hereafter may be quoted with singular aptness the lines that Kipling wrote of Cecil Rhodes:

> Living, he was the land, and dead,
> His soul shall be her soul!

But college administration engrossed only a part of Dr. Jordan's time. He refused to do any routine work that he could hire done as well, so that he had strength left for other things. Thus he joined from time to time with one professor or another to make researches in biology, the results usually appearing in a book written in his graphic and highly distinctive style.

Writing, indeed, is one of his peculiar gifts. In prose that is now delicate and subtle, now direct and energetic, and in verse that is sometimes humorous and again in a high mood of fancy, he has ranged on the printed page from an allegory of the spiritual life in "The Wandering Host" to a bold denunciation of militarism in "War and Waste," and from a jingle on "Reciprocity" to such a sonnet as "A Castle in Spain." In purely scientific works, Dr. Jordan's writings on biology — chiefly on heredity and on fishes — are so numerous that the list of titles occupies two columns of the "United States Catalogue of Books in Print." As a suggestion for a solution of the Alaskan fisheries dispute with China, he wrote:

> Melican man go China side,
> Catchem China dishee;
> Chinaman come Melican side,
> Catchem Melican fishee.

It is hard to imagine that the same man who wrote that jocular rhyme would write this sonnet to set forth his ideal of what his University should be:

> I know a castle in the Heart of Spain,
> Builded of stone, as if to stand for aye,
> With tile roof, red against the azure sky —
> For skies are bluest in the Heart of Spain.
> So fair a castle men build not again;
> 'Neath its broad arches, in its courtyard fair,
> And through its cloisters — open everywhere —
> I wander as I will, in sun or rain.
> It's inmost secrets unto me are known,
> For mine the castle is. Nor mine alone:
> 'T is thine, dear heart, to have and hold alway,
> 'T is all the world's likewise, as mine and thine;
> For whoso passeth through its gates shall say,
> "I dwelt within this castle: it is mine!"

And it is harder still to imagine that the author of those verses should be also the author of "The Hypostomide and Lophobranchiate Fishes of Japan" and of "The Apodal Fishes of America and Europe." But they are all aspects of the spirit of the man who wished his University to be a "hut on the borders of the Known" from which he and others of like mind could "put out into the dark, unexplored regions beyond."

SOME OF DR. JORDAN'S APHORISMS

Felicity of phrase, joined with vigor of character and with sound common sense, cause his writings to abound in aphoristic "good things." A paragraph that was intended particularly for his students was this:

"Remember that the whole of your life must be spent in your own company and that only the educated man is good company for himself. The educated man has the courage of his convictions because only he has any real convictions. He knows how convictions should be formed."

Perhaps his most famous phrase is that "the world turns aside to let any man pass who knows whither he is going."

Discussing with some of his students the morals of traveling on railroad passes, Dr. Jordan said:

"The free American must be part of a democracy that lets men rise; and a democracy that lets men rise must also let them fall. Only those who can pay their way from the cradle to the grave have the right to make the journey. Of all forms of greed, greed for free lunches—the desire to get something for nothing—is the most demoralizing and the most dangerous. The flag of freedom can never float over a nation of dead-heads."

And, speaking for a wider audience, he

coined a phrase that has had nationwide currency, when he described the opponents of the Conservation policy as men who believe that "all is mine which is not nailed down and nothing is nailed down that can be pried loose."

Through his work at Stanford and through his writings, Dr. Jordan's fame and influence spread far beyond his own neighborhood. For years he acted as a member of the United States Fish Commission and as the American commissioner to deal with Great Britain and Japan to settle the dispute over the pelagic sealing off the Pribilof Islands of Alaska. He was also a member of the Board of Arbitration that settled the question of fishing rights in the border streams of the United States and Canada. He has been the confidante and counselor of Presidents.

THE BIOLOGY OF WAR

Dr. Jordan's studies in the biology of fishes led him at length into a study of the biology of men, and here he encountered results that turned him into one of the most vigorous of the advocates of international peace. He found that the individual combats that are part of the competitive struggle for existence in sub-human animals were not analogous with the organized warfare of men. All through Nature he found running "a splendid system of the survival of the fittest which is completely countermanded by the modern practice of war."

Thus, from the biology of Nature he turned to a study of the biology of war. Some of the most powerful arguments against militarism are his pointed phrasing of the discoveries that followed these researches. He quotes the poet's words about the "unreturning brave" and grimly notes that it ever is the brave that do not return from war. Again, he quotes Kipling's "Send forth the best ye breed" and adds the acid footnote, "and the nation breeds from the second best."

"Why is it," he asks, "that three or four millions of Englishmen are unable to earn a decent living, or any living at all, in England to-day? Why is it that these same unemployed are unemployable in Canada, or Australia, or wherever they may go? The answer lies in the reversed selection of war. Its effects are found in England and everywhere else where strength and courage have been rewarded by glory and extinction."

In 1911, Dr. Jordan visited the Far East, and there he studied the conditions of Korea to-day and the causes of its abject poverty and of its political humiliation. He found a timid people, living on or below the hunger line in a land that yielded only the meagrest resources of life. When a native scholar asked him to comment on the country he gave this frank and illuminating reply:

"You have been doing violence to all the biological laws that permit a people to grow great and strong. In our country we have a section known as New England. The people there have no more land than you have and it is not so rich. Yet they have plenty of trees and plenty of cattle. Here you are so poor you cannot have cattle, for you have to burn up all the hay you raise for fuel to keep you warm. And you cannot have trees, because you have to destroy all your shrubs to get warmth. You are in a state of half famine all the time.

"It is so because you are the most battered down of any country in the world. All the prominent men in your country had their heads cut off, and what is left is a timid breed. The last queen chopped off the heads of more than 2,600 men. The treatment of Koreans by your rulers and your nobles has worked out in the way you make lap dogs out of wolves, by keeping on selecting the tamest and killing the rest."

Less deadly than this biological decadence of nations but still a vital hindrance to the progress of peoples is the economic waste of war. The vast money burden of militarism next engrossed Dr. Jordan's study. Other men have made as important researches in this field, but perhaps no one has so clearly phrased, for America at least, the disastrous results of wholesale malemployment and of special privilege that flow from the arming of the nations. As an American, Dr. Jordan has especially noted the effect of the military ideal upon the struggle for democracy — a struggle

that of necessity may be won only by the arts of peace.

"In Germany, the work of the individual is intensified and encouraged in order thereby to exalt the State. In America, the State belongs to the people and still exists for their benefit. The primary business of a democracy is justice. But in the world at large, the world of dukes and barons, of generals and admirals, of kings of finance and lords of exploitation, the ideal of equality before the law does not yet obtain. . . . It is said on good authority that one man in every six in England is in some way personally or financially interested in the extension of the army or navy. All these men are so many more mouths to be fed by the common man of the nations."

The attention of Americans was especially challenged when Dr. Jordan described the futility of big navies on the day last year when the vessels of the Atlantic Fleet, assembled in the Hudson River, passed gallantly out to sea.

"Isn't it a fine parade!" he exclaimed. "And isn't it too bad that they are merely on their way from the navy yard to the scrap heap."

And of the advantages of disarmament:

"A nation that is not loaded will not explode."

In 1910, Dr. Jordan was chosen to be the director of the World Peace Foundation, and since that date a large share of his time has been devoted to writing and lecturing on international peace. Wishing to be free to devote still more attention to this work, he resigned the presidency of Stanford University last year. The trustees, however, were unwilling to have him leave the University altogether, so the office of chancellor was created for him, which left him free of the administrative work but retained him as a counselor and a representative of Stanford.

AN ADVOCATE OF INTERNATIONAL PEACE

The first use that Dr. Jordan made of his new freedom was to start on a year's lecture tour of Europe and Australia in behalf of international peace. He has recently delivered more than one hundred lectures in England, France, and Germany; and he is now in Australia on a like errand. On this journey, he also gathered the material for the articles on "What Europe Thinks of Us" — the first of these articles appearing on the succeeding pages of this issue of the WORLD'S WORK.

Dr. Jordan worked his way through Cornell as a farm hand and in college he belonged to a club that was called "The Strug" — an abbreviation of "The Struggle for Existence." Years later, when he had observed that those fishes that have the most powerful fins are the fishes that swim up the tallest waterfalls, he turned back to analyze the careers of his fellow students at Cornell and found that there the same law held good — the keenest minds, the most successful men, were graduates of "The Strug." He took Stanford University, the creation of a plutocratic fortune, and made of it a democracy. Throughout his life he has humanized science, related it to life, made it the servant of a high ideal of personal and civic character. Now, in the maturity of his strength, he has seen an opportunity for mankind to collect a dividend in social advancement upon the mechanical inventions — the railroads and steamships and telegraphs — that have broken down the petty boundaries between the peoples and that make possible a common set of ideals for all men the world over. He is turning the resources of his rich experience of life, of his wide acquaintanceship with men, of his knowledge of biology, to the development of an enlightened, international citizenship that shall put an end to war. He is putting his faith in democracy against the hosts of privilege that profit by militarism. To him the result is not in doubt:

"War is dying. It dies because it cannot pay its way. It dies because, through the spread of education and the demands of commerce, no part of the civilized world can be suffered to engage in a life-and-death struggle with any other part. . . . The machinery of conciliation is created by public opinion; and with its more perfect adjustment the force of public opinion behind it will grow steadily more and more insistent. Little by little war will be erased from the possibilities."

WHAT EUROPE THINKS OF US

FIRST ARTICLE

A RÉSUMÉ OF THE IDEAS OF MEN WHO THINK SERIOUSLY ON POLITICAL AND SOCIAL MEASURES AND ESPECIALLY OF THOSE WHO THINK IN INTERNATIONAL TERMS

BY

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THE purpose of these articles is to lay a framework for a composite picture of the United States of America as seen through European eyes, or more exactly, as received by men who think—the "intellectuals" as they are called, in scorn as often as in praise, in Western Continental Europe.

They are prepared from conversation and correspondence with legislators, scholars, and business men, men resident for the most part within three hundred miles of Frankfort-on-the-Main, no part of them being drawn from published documents, save in two cases where such documents were made part of a statement of opinion. They naturally represent the liberal or democratic point of view, rather than that of the aristocracy on the one hand or that of the proletariat on the other, for it is with the democrats of Europe that the American university man finds himself most at home. The articles are, in a degree, a skeleton or résumé of the ideas of men who think seriously on political and social measures and especially of those who think in international terms. In Europe to-day all international thought converges on the idea of international peace and the hope of permanent peace bears always a direct relation to the idea of self-governing democracy.

In preparing the text, I have verbally translated certain epigrammatic sentences. The rest may be partly quoted, partly subject to my own statements or amplifications. No names are used, and the writer can only convey his thanks in these general terms to those who have aided him by expressions of opinion.

The articles are practically confined to Continental sources. I have made no effort to introduce any record of British opinion of America. Blood relationship has its effect on points of view, and a common language brings familiarity even when sympathy may not exist. British opinion in abundance is on record in print. It ranges from the monumental and prophetic work of James Bryce to the latest record of a Pullman car ride to Chicago or the latest experience in crossing the bar of the New York Custom House. To the Englishmen, the United States may appear in many guises, from that, let us say, of a forward child to be reproved or to be conciliated to that of a derelict ship on a dangerous reef; or, again, it may be a pillar of flame and cloud leading along the rocky way to freedom and solvency.

The elements of European society called "conservative" or "reactionary" find little ground for sympathy in the progress of America. America is growing away from them, and its advancement endangers all they have been taught to cherish. In general, "conservatism" is the characteristic of two classes in Europe, that of the aristocracy and that of the moneyed interests.

The conventional aristocracy looks upon its position as one of divine origin, and such authority is not acknowledged in America. Its right arm is the military organization, its left the state church, and both of these institutions are parasitic on the common man who pays for them and whose opportunity for self-realization is checked by their exactions.

To the aristocracy of Europe, America appears as a huge, growing giant, respect-

ing no tradition, a menace to the existing order. Her experiments are fraught with danger. The spread of popular education, the abolition of privilege, the absence of a state church, the subordination of military to civil authority, all these lead away from the European traditions of social stability.

Another form of conservatism is that of the money lords whose business is the development of the world's resources. Money is proverbially timid, because it will not willingly go where it cannot return. It is suspicious of political change and shrinks from the gaze of the untrained and incompetent public. To avoid publicity is to let well enough alone. The "standpatter" in the different nations is not especially averse to reform or to democracy, but he finds the active expression of either likely to become a nuisance.

By broad sympathy and wise use of money, he finds it easy to dominate most political parties. He is not averse to militancy as a tool of convenience, a handy instrument to be used as he uses a Senate or a House of Lords as need may arise.

The war trade, moreover, is itself a matter of business, with interlocking connections with all other forms of high finance. But money is totally opposed to actual war, at any rate to all war at home or near enough to interfere with business; and in the long run all war is guilty of such interference.

To the money lords of Europe, we may imagine that America appears as a mighty force, crude and ill-controlled, to be met and managed accordingly. Money is not narrow or provincial in its outlook. It is thoroughly international. It does not spend itself in futile worry, nor in fruitless antagonism. America is, therefore, a big fact, to be neither loved nor hated, admired nor condemned, but to be dealt with as conditions may demand.

The elements in European politics called Liberal or Radical, temporarily united in opposition to aristocracy, are even more divergent among themselves. In general, the ideals, called Liberal, divide between Socialism and Democracy. The one group looks toward the absorption of capital by the State, and the substitution of State coöperation for the wage system. The other group believes that all efficient authority must spring from the people, and that the people must themselves become competent and intelligent individual units, fit to exercise the authority that falls to them.

To this group of convinced democrats, as distinguished from Radicals and Socialists on the one hand and aristocrats, plutocrats, clericals, and reactionaries on the other — the "moderate left" in the political system of Continental Europe — belong the most of those on whose experience and judgment we may now call for opinions of America.

THE democracy of America is not like ours of Europe. That of America is free, spontaneous, and constructive; the Nation belongs to the people and on them rests the sole responsibility for shaping it.

The Nation does not own its people. It is their Nation and its future has importance only as its continuance promotes the welfare of its citizens. Its permanence must depend on the intelligence, the devotion, and the dexterity of those who lead in its affairs. More important than good government is government in which all the people have a part. That government is best which works out best in the end, not necessarily in the beginning. The people themselves are the sole judges of both ends and means. There is no other judgment possible. A body of people stupid, careless, and unskilful can never be well governed from within nor from without. There is no power outside themselves which can insure or enforce good government. An outside agency may give sanitation, conservation, and in degree justice and education, but the impulse of good government must come from within, from the intelligent coöperation of the individual units which compose the State and for whom the State exists. (*Belgium*)

The democracy of France (and, therefore, that of Belgium) rests too much on what Ibsen calls the conventional lies of Society.

It is a negative democracy, the people left behind, after the suppression of nobility and priesthood. It is not constructive, not self-dependent, not formed by the union of self-sufficient and competent units.

It is rather the débris left after the obliteration of arbitrary privilege. Our laws and our education are borrowed from a failing Latinity, twenty centuries old. A free democracy must go direct to its own purposes. The methods of American schools are less abstract, more practical, more experimental, and more efficient than ours. (*Belgium*)

FREE OF A STATE CHURCH

America has been especially fortunate in its separation of religion from politics. Freedom of worship, equality in religious matters, the independence of all religion from State control, these save the Nation from a long train of abuses, from costly persecution on the one hand and from the abuses of ecclesiastic privilege which still prevail throughout Europe. In Belgium, in particular, the State religion yields a privileged class which claims exceptions in taxation as well as immunity from military service and from other burdens laid on the people at large. The spirit of liberty is thwarted by the fact of privilege. The essence of aristocracy is privilege and the State church is its efficient ally and sharer of its spoils. (*Belgium*)

Above all else in America one is impressed by the youthfulness of its people. This is shown in all operations, in all corners and among all classes, in the governmental bureau and the court of law as well as on the playground or the athletic field, in Congress, in business, in literature, in philosophy. Everywhere life is joyous. The future is ahead, the mind of the people is open and ready for all promising experiments. (*Saxony*)

Democracy is the field for experiments. It aims at something higher than good government. It should lead the people to understand what good government is and what makes it good. It forms of every different state a training school in civics, a laboratory in which every plausible theory may be tested, that the wisdom gained may work for future welfare. The best remedy for a wrong is to let the people find out for themselves what hurts them. (*Saxony*)

We wonder at the youthful creativeness of America. We are astonished at its gigantic accomplishments and at the soundness of its social fabric. Yet all this is in the beginning. All moves so quickly. Every year America has a million of new people to initiate. It has scarcely time to think of its own affairs. Some of them need thought. It has yet to make the rights of man secure above the rights of property. In time, America must lead in social reorganization, in the conciliation of work and enterprise. (*Switzerland*)

THE FREEDOM OF MANHOOD

America leads in the freedom of manhood; this is its first lesson to the world. It has made great economic progress, but this is a minor incident. Great business is established in Great Britain and in Germany and in South America as well. And this fact yields another lesson. There is room for all, and peace is a condition necessary to economic advance. (*Prussia*)

There is no European people as there is an American people. The young, vigorous, active, effective elements of the Old World are blended in America and have filled a continent with American people.

Europe is a checker-board of warring factions. There is no fusion of race, no solid bond of union. Every group has its own language, its own philosophy, and, above all, its own traditions of politics and religion. Every group has its own schemes of aggrandizement, its own dream of imperialism.

Varied as is the American people in its origin, it is animated by a single spirit and this to a degree almost inconceivable in Europe. America is a virgin forest, while Europe is a crowded garden, full of genealogical trees. The institutions of America have sprung up through need of them. Those of Europe represent demands and struggles long since past, the wrecks of old tradition, relics of old inheritance, the misfits of one generation badly adjusted to the needs of the next.

In an American railroad train a man was heard to say: "My father was a German, my mother was French. What do I care? I am an American. The old hates are nothing to me. This is the land where hatred dies away."

Hate of race dies because it is unprofitable. There is nothing to feed it. The

struggle for precedence and privilege, so eager everywhere in Europe, is in America reduced to its lowest terms. Equality before the law, the motto of American democracy, means doing away with privilege. The contacts of life are elemental in America, unhampered by the contests and failures of the past. America asks not "What was your father's class or caste?" but "What can you do and will you do it?" (*Belgium*)

We may not look forward to a new Europe uniform in language, in government, in philosophy. We do not wish to see "the world rolled out flat." But we may hope for a better understanding between nations, for political harmony, and for a rising estimate of the value of labor, of the need of education, and for a better appreciation of the elements of manhood which create and compel democracy. (*Belgium*)

VARIETY IN UNITY

In America, variety meets in unity. The blood of all Europe joins in every state. The differences in soil, in climate, in products, in the different states cover a range greater than that of all Europe. Yet through all this is an abounding national unity, such as few of the larger nations even in Europe show; greater unity, for example, than in Germany or in Austria or even in Great Britain. (*Bavaria*)

The organization of the United States is the natural resultant of the inherent wealth of its land, its favorable geographical position, the youthfulness of spirit of its people, their abounding optimism, their power of action, the soundness of their patriotism, and their unfailing common sense.

Impressive traits of Americans are their open generosity, their wonderful hospitality, their civic devotion, the lack of abstract valuations of man, and the little development of central authority and of local action on the part of the state. (*Saxony*)

THE JOY OF ACCOMPLISHMENT

Nowhere is there such power of action or joy of accomplishment as in America. (*Bavaria*)

We see in America a great, rich territory, magnificently situated, threatened by no rival, North and South joined in a solidly unified Nation, permeated by an effective spirit of democracy. It has no inherited enemies, no burden of dynastic interests. It needs not to insure its existence through burdens of military oppression. In this it stands out as forceful and powerful in contrast to overladen Europe. (*Bavaria*)

It is as useful for Europe to know America, as for America to know Europe. Each has much to learn from the other. (*Alsace*)

One who has lived in America for a few years finds it hard to adjust himself to the narrow views, the enduring traditions, and the hampering of personal freedom that he meets on every side at home. (*Alsace*)

In America there is a better appreciation of the value of the worker, a greater incentive toward technical skill and a better reward for success. The essential reason for this does not lie in tariff restriction nor in legislation of any kind, but in the general forward movement of affairs. The republic is a "going concern," an active organization of motor people, people who attach no disgrace to manual service and who regard with doubt the man who feels himself above it. (*Prussia*)

A PEOPLE EVENLY PROSPEROUS

The moral strength of America lies largely in the fact that the great body of its people is evenly prosperous, no large class very rich, and few very poor. There seem to be but two classes among the Americans, the upper middle class and the lower middle class, and those two are interchangeable. Virtue does not flourish in poverty nor in wealth, a reason, according to Bernard Shaw, why the people of England "make a mess" of their social relations. To speak more exactly, virtue does not flourish under a hereditary and irremediable status, nor in poverty from which there is no escape, nor yet in wealth which one has taken no part in producing. The caste system has no redeeming traits. It does not hurt a man to be poor, if the means of escaping from poverty are within his reach. It does not hurt a man to be rich, if his own skill and energy are the sources of his fortune.

Even in the predatory acquisition of

wealth there is something of moral training, as there is something of heroism in war. Whoever gains wealth in any way comes in contact thereby with realities. He gains a clear perspective of what money costs and of what money will do. This may not yield results in social virtues, but there are points of view from which an enemy to Society may be a better citizen than one who is an enemy only to himself.

The fundamental evil of the unequal distribution of wealth in Europe is not that of the tyranny of capitalism, but rather that so much of capital is in inefficient hands. Inherited fortunes are, for the most part, wastefully, and therefore, from the point of view of social welfare, tyrannically managed. It is an essential characteristic of democracy that a man should make his own contract with life. That a man in America has freedom to rise means also that he has freedom to fall. Broadly speaking, pauperism in America, when not an importation from the Old World, is practically confined to the victims of liquor, or of inherited feeblemindedness. An earnest and wholesome man of rational ideas and impulses need not remain abjectly poor. In fact, he does not, in America. In general, the strength spent in upholding the weak and the unworthy has its reaction in holding the strong and worthy from their desserts. In practice, paternalism and tyranny amount to the same thing. (*France*)

ENERGETIC RATHER THAN SENSITIVE

America is above all others the land of freedom, but it seems to care less for social solidarity than Europe does and to give less thought to the welfare of the feeble. Its social development is marked by energy rather than by sensitiveness.

In a pioneer democracy every individual struggles single-handed with the forces of Nature, unaided by bonds and traditions of Society and unhampered by them. The American democracy marks the coming together of free units. That of the Old World arises from the decay of old groups whose component parts have not yet risen to self-conscious independence. Reliance on the help of the State or the Church is not fit training for democracy. (*Alsace*)

It is very difficult for us (in Germany) to look beyond the manifold surface phenomena of America. So much is common to all civilized lands that the occasional differences rise out of proportion; though the main currents of life are identical, the social and political movements are quite unlike those to which we are accustomed. America, from the first, has thrown off the trammels of caste, of hereditary values, and of Church domination in alliances with the State, all these still living issues in Europe. Its struggles against injustice and privilege are conducted with a fearlessness and publicity strange to us. The European method of dealing with a great injustice is to legalize it and thus to withdraw it from sight and from practical politics. (*Saxony*)

"THE LAND OF BLUFF"

The people at large, in their conception of America, are lost in vague ideas of its vastness or misled by undue emphasis on some particular thing. In a general way, to Germany, America is the land of boundless possibilities, the land of freedom, the land of bluff. (*Saxony*)

The first thing that strikes a European on landing in the United States is the self-reliance, the energy, the prosperity of the people. Second, the theoretical equality; any worker in the street seems conscious that, given a good chance, he can attain anything. This may not last as American society finally crystallizes itself.

The much higher standard of living impresses the foreigner. No wonder that the immigrants write back to urge their relatives to follow. The self-reliance and energy of the people, too, are wonderful, though these sometimes take the unsympathetic forms of haughtiness or egotism. The struggle for life is more intense in America, but this brings good results on the whole, as it has a tendency to make the Nation hard as steel.

As one comes to know the people better, one finds them most hospitable and always charming in their homes, the family relations much better than in Europe, and this must be taken as characteristic of the people at large. The culture of women is higher — perhaps higher than that of

the men — whereas in England one finds the reverse.

The political life of America makes a disagreeable impression on the stranger, through the prevalence of corruption. This seems, at first sight, the more strange because the general morals are so high. No wonder the better class of citizens abstain from public life and hold it to be degrading.

In foreign politics, Americans often blunder through lack of experience. An illustration of this is found in the Japanese troubles in California. When a single state in the Union is permitted to lead in a bad way, it promises confusion for the whole country. As California may not yield to the Nation, the condition is deplorable. (*Finland*)

AN ECONOMIC INDEPENDENCY

Our German ideas of America differ as do the individuals expressing them. To our fathers, America was the land where one grew rich quickly. To-day we have a very different impression, with something in it of romance, an element hitherto wholly wanting. We have learned that even in America wealth does not come without industry and skill. Fewer Germans go to America and it is no longer a maxim that when one is out of sorts with his surroundings "he must go to America."

The industrial impulse from America has had great effects on Germany, in the main for good. America's experience with trusts and monopolies are being repeated in Germany. It has the same origin, the same results, and produces the same embarrassments.

We wonder, sometimes, that with its breadth of franchise, America is so well governed. We have in Germany a broad right of voting, but, thank God, no rule of parliament.

There are in Germany many inadequate notions of the higher elements in American life. People think of the American as a "born business man" with no thought of anything else save business. The amazing energy and skill shown by America in the construction of machinery has blinded us to the facts of the finer aspects of American life.

Because America's products are adequate alone for the maintenance of the Nation, it may never fear a war with any other great powers, for in every respect it is independent of the nations of Europe. (*Baden*)

LEADERS IN COMMERCE AND SCIENCE

In Finland, we recognize, with friendly and hopeful interest, America's proverbial lead in commerce and in technique, as also in science and in arts. But to us, its banking system seems clumsy and inadequate, lacking in central authority. It would seem better also if there were greater uniformity in state laws. It is the hope of our people that diplomacy and politics will be more influenced by justice. For this we look with hope and sympathy on every evidence of American progress. (*Finland*)

We look on the whole political and social development of North America with the greatest sympathy. In all branches of science, art, and technique great progress comes from the United States. Alone unsympathetic are we with the existence and continuance of the protective tariff. It stimulates an economic development that is fundamentally unsound and it furnishes the basis for the rise of reactionary interests. But in all phases of culture studies and in ideals of freedom are we friends in spirit with the United States. (*Prussia*)

To the sympathy without reserve arises the fear that imperialism shall compromise the republican ideal and thus do harm to the aspirations of people still under the régime of monarchy. (*Alsace*)

PLUTOCRACY AND IMMIGRATION

There are two leading problems in America, plutocracy and immigration — the rise of power which considers no other end but wealth, and the peril of swamping the national life and its primitive freedom by people who know not the meaning of democracy.

Eternal vigilance is the price of liberty. If poverty is to be abolished, every man concerned must aid in the abolition of his own poverty.

The vigilance must be personal. It cannot be delegated to any priest or

policeman, to the leader of a trade union or to the director of a slum settlement.

A nation, like a corporation, must be wisely, forcefully, and efficiently managed, otherwise it cannot accomplish its purposes. The dangers in a republic are not from the strength of the strong nor mainly from the greed of the predatory, but rather from the weakness of the weak.

To turn over the control of affairs to the proletariat might mean immediate bankruptcy. Rather, the proletariat should be transformed by training and by opportunity into self-governing units. To this end a generous education should be the birthright of every child of the Republic. The greatest single asset of America, financial as well as moral, lies in its school system and its possibilities. In theory, and to a steadily increasing extent in fact, it provides for the preservation and direction of every varied form of talent developed among its people. The most precious possession of any State lies in the brains of its children. It is a national tragedy when any part of this potential ability is wasted through perversion or neglect. The school system of the American states, with all its deficiencies and with all the faults its critics and its friends have detected, is nevertheless potentially the best in the world. It is the system of democracy. It provides for its own improvement. It is adaptable and flexible. It goes straight to its purpose, serving no ulterior ends. In theory it is sound, and in practice it is growing steadily more effective. To its increasing efficiency, in all its branches, from the kindergarten to the university, we may ascribe the persistent effort for higher ideals in Society and in public life.

The studies of the life of America, attractive and fruitful as they are, show that these are not the problems of a single people, but that they stand out here with especial clearness and sharpness as matters that concern all humanity. (*Saxe-Weimar*)

THE NEGRO PROBLEM

Problems of especial difficulty for America are these three: (1) The Negro problem. (2) The immigration problem. (3) The leadership of the Anglo-Saxon in relation to the reassertion of Asia.

As to the first, you have the problem of the development of a servile race into the individualism of democracy, the problem modified but not simplified by the mixture of European blood in the leaders of the Negroes. The second problem arises from the fact that the strong races of Northwestern Europe no longer lead among the immigrants to America.

In the last century, America's union with Europe has been continued through the entering streams of immigration. This has been an enormous gain, for most of these immigrants are of the most effective age and the most capable of their class. The loss of the Old World has been the gain of the New. This gain in the future will be greater in proportion to the severity of the immigration laws. America can choose the best; the best of all, in the past, have been self-chosen. The earlier stream was the better one. Southeastern Europe furnishes material less fit for the development of democracy. (*Bavaria*)

Everywhere in America we see evidence not merely of technical training and skill but of the rise of a deeper and many-sided culture. More and more, in lines not related to economic development, is America overtaking the lead of Europe. The spirit of "Dollarismus" with which America is reproached is only an incident in the movement toward larger effectiveness. America is rising to the front rank in culture, growth, and above all in the taste for scientific investigation, undertaken regardless of practical ends. (*Bavaria*)

Biology (in the sense of the science of the behavior of living things) is an American science. (*Prussia*)

A NATION WITHOUT A HISTORY

America has no history. To the European its affairs are flat and meaningless. Its records tell of tedious settlements by commonplace people, their petty adjustments and compromises, and their final inheritance, through the progress of science, invention, and commerce, of an estate of boundless wealth, much too large for them and which they show little capacity to conserve. The history of democracy is the record of the petty struggles of petty men, unrelieved by great genius. (*Prussia*)

The historian! What can he see of history in North America? You know the old words that "America has no history." Certainly the United States and its people are not without history. They are only the children of centuries of humanity from which they have sprung and on whose condition in life their own existence rests. The New America has risen from a tragic struggle, overpoweringly great, of law against law, of right against right, of custom against custom, and the strongest right has won. In this wonderful land, the people have built their universities, the most friendly in the world. To these the European guest must come with open eye and open heart. He is greeted with an astonishingly free, pleasant, open, lovable hospitality. The fullness of new life streams over him. (*Hamburg*)

It is time and energy wasted to make treaties with the United States, as every succeeding Congress disregards the solemn agreements of its predecessors.

This statement is borne out by various references, the agreement as to tolls on the Panama Canal being a recent and pertinent illustration. Of like nature is the disregard of the provisions in the treaty to secure uniform fishery laws in the boundary waters of the United States and Canada, and also the neglect of obligations implied in the treaty with Japan and Canada on which depends the preservation of the fur seal herd in Bering Sea. Succeeding Congresses fail to study the questions involved in these international agreements and take snap judgment as to the duties they involve.

This fact does not, however, show moral laxity on the part of the people or of the Government of the United States. It arises from the system of Congressional Government. In internal affairs, the decisions of one set of legislators or of one Administration have no binding control over their successors. This relation in internal matters is likely to work in the same way in foreign affairs. If the attitude of the people changes through better understanding or through selfishness or indifference the foreign policy is bound to change also.

Why should it not? The fetish of the "continuity of foreign policy" has been one of the greatest burdens of British diplomacy. It means the constant subservience of the Foreign Office to its least desirable actions in the past. It means its continuous control by its lowest and least worthy ideals. The consent of Great Britain to the strangling of Persia, its relative indifference to the massacres in Armenia, its support of the Opium Ring in India and China, its maintenance in foreign lands not merely of open and recognized British interests but of intrigues which will not bear publicity, are all necessities of a foreign policy which cannot change as knowledge or conditions change.

The United States has no continuity of foreign policy. It needs none. Its agreements are all public, confirmed in the open Senate, and subject to change by the powers that have instituted them. Treaties in the European sense the United States should not make. Democracy is a form of government especially adapted to minding its own business. The only agreements it needs to make concern this business. They should refer, not to world politics, but to processes and adjustments. Treaties of this sort, involving merely adjustments, cover most normal international relations. Postal treaties, telegraph and telephone unions, extradition treaties, treaties of conciliation to forestall disagreements and of arbitration to remove them, all these tend to reduce international relations to matters of routine. Beyond these a democracy has little use for international agreements and it should be chary of making any others. To avoid entangling alliances has become, since Washington's time, a national maxim, and all international agreements not matters of business are of necessity entangling.

The obviously evil results born of the wholly artificial Triple Entente as opposed to the Triple Alliance — friendships as false as the enmities are senseless — serve to emphasize the blunder of entanglement. Every civilized nation should be a "most favored nation" to every other. It is indeed time and energy wasted to try to bring the United States into any special or exclusive relation with any other nation as distinct from all others. (*France*)

MR. FORD'S PLAN TO SHARE PROFITS

TEN MILLION DOLLARS AS THE FIRST COST OF AN ATTEMPT TO SOLVE AT ONE EFFORT THE PROBLEM OF THE HUMAN ELEMENT IN FACTORY MANAGEMENT AND THE PROBLEM OF AN EQUITABLE DISTRIBUTION OF THE REWARDS OF INDUSTRY

BY

EDWARD A. RUMELY

THERE is a splendid defiance and daring in Henry Ford's announcement of the distribution of ten million dollars of profits to his employees. This profit-sharing plan throws down the gauntlet not only to competitors but to the old economics which declare that a rise in the cost of labor must be taken out of the ultimate consumer and that hence under free competition any business which is to prosper must allow its wages to be regulated by the law of supply and demand to the general market rate. There is no demand in Detroit for unskilled workmen at $5 a day. Mr. Ford has made his own demand independently of competition because he is conscious of the power of an idea which has been embodied in his business and which enables him to set his own standards and to point the way to a new era of manufacture.

Owing to the rapid rise of the automobile industry in Detroit, it has been necessary during the last ten years to draw very large numbers of additional workers to that labor market. Piece-work rates and the plan of operation under which an employee could work long periods of time on similar pieces and upon the same machine made it possible for men who were not skilled mechanics to succeed in the automobile factory. As the profits of any individual manufacturer during the boom period depended largely upon the quantity of cars he could produce, there developed a keen competition for workers and for large production. Higher rates of pay were offered. From the farms and small cities for hundreds of miles around Detroit, unskilled workers and many others followed the lure of big pay and of city life that Detroit held out. Three years ago, one well known automobile manufacturer who was engaged in marketing a large quantity of a new design of car instructed his shop superintendent to put on 1,200 men in 60 days in a new plant in order to attain the required production per day. When, at the expiration of that time, he found that the superintendent had succeeded in getting only 750 men, he said, "Raise the pay 50 cents a day."

"We are paying them more now than they are worth," the foreman replied. "Green farm hands are getting machinists' wages of $3 a day."

After two weeks it was found that an additional inducement of 50 cents still did not bring the required number.

"Pay them a dollar a day more."

"But you must remember that will mean a dollar a day increase not only for the extra 200 men that we will want but for the 1,000 men we have already employed — we cannot stand that. It is not a question of to-day only. What will this amount to three or four years from now, when the big profits of the automobile business have been wiped out by competition?"

"If this thing lasts three years, I am satisfied. Somebody else can settle that question," was the reply.

Demand for labor in Detroit has been so keen until the recent depression set in that a man could quit his job in the morning and find employment in another factory at noon. Then, too, a large number of unmarried men of a roving disposition were among those most naturally attracted to such conditions. A high degree of instability among automobile employees

developed that was especially acute in Detroit and that brought the word "floaters" into common use to designate the man who would hold a job for five days and then quit.

PUTTING AN END TO "FLOATING"

In 1912, one large manufacturer of automobiles found it necessary to hire a total of 20,000 men to maintain an operating force of less than 10,000 men. At one time it became necessary to employ 600 new men a week to maintain an equilibrium in the working force. Investigation showed that it required two hours to hire and send a new man to a foreman to fill a vacancy; that every new man introduced into the plant was for weeks less efficient than an experienced worker, and that, in addition to his own lower output, his presence in the department served to slow down the smooth progress of the work of others. Under such unstable conditions the quality of the output was likely to suffer quite as much as the quantity. In consequence, the Ford Company undertook to bring about continuous employment in its own plant. It had already succeeded through its sales and distributing policy in inducing the dealers to stock up during the winter months and in opening foreign markets that required the output during the slack seasons at home.

This continuous market insured operation of the plant at a fairly even rate without shut-downs throughout the year. But the management recognized that a stronger and more definite appeal to the self interests of the worker would be necessary to hold continuously for a long period of years a body of workers among whom there were so many "floaters" disposed to move from job to job. Every man must be satisfied that he was being paid the full wage to which his productive ability and the period of his services with the company entitled him, and this wage must compare favorably with that of men in other factories about him. The employing of the men and rate of wages paid had been left, in the past, largely to the initiative and discretion of the foremen, guided by traditional policies which had established themselves within the plant.

A survey of all workers was made. It showed that the company was then actually paying forty-three different rates per hour. There was no clear statement of the requisites that entitled a man to any particular wage. No general wage plan was in force, but it was left for every foreman to recommend an advance of a cent or two an hour as he thought the earning power of a particular man increased. Some men advanced rapidly because of their efficiency; others, because they knew how to deal successfully with their foreman and were self-assertive in their demands. Other men of a retiring nature in the same department hesitated to ask for higher pay and went on working at a lower rate when they really merited an increase. The wide variety of wage rates and lack of any definite standards that enabled comparison between man and man and between department and department made it impossible for the management to grasp or follow the progress of individual employees. To overcome these difficulties, a broad plan for the stratification of all workers in the plant along clearly defined lines and on the basis of definite standards was undertaken. Forty-three different hourly rates were abolished and the following eight different wage rates substituted in their place: 23 cents, 26 cents, 30 cents, 34 cents, 38 cents, 43 cents, 48 cents, and 54 cents an hour. The 20, 21, and 22½ cent rates were all grouped together in the 23 cent class. All rates between 23 cents and 26 cents were grouped into the 26 cent class, and similarly throughout. In this way eight different levels of pay were established and the work of the paying department simplified. When the pay of a man was increased, it was not necessary in each case to decide upon and state how much. It followed as a matter of course that he moved to the next higher rate.

Then, all the workers of the plant were grouped into five classes:

A-x and A-xx Foremen and special men

a. Mechanics and sub-foremen
- 1. First class workmen 54 cents.
- 2. Men of average ability 48 cents.
- 3. Beginners 43 cents.

b. Skilled Machine Operators
- Service 43 cents.
- 1. First class workmen 38 cents.
- 2. Men of average ability 34 cents.
- 3. Beginners 30 cents.

c. Operators
- Service 38 cents
- 1. First class workmen 34 cents.
- 2. Men of average ability 30 cents.
- 3. Beginners 26 cents.

d. Helpers
- 1. First class workmen 34 cents.
- 2. Men of average ability 30 cents.
- 3. Beginners 26 cents.

e. Laborers — To advance to helpers, 26 cents.

This scheme recognizes loyalty, expressed in continuous service for two years, as a basis of an increase of four cents an hour over the wage of equally skilled men in the same class who have not been in the employ of the company for the period of two full years. There is no service class for helpers, because all are expected to become workers of a higher order and to secure their service rate in one of the higher classes.

"RISE OR QUIT"

By the stratification of all workers in the plant on this definite plan, the management was enabled to watch the progress of employees. The record of any particular employee stood out clearly. His progress and position were no longer arbitrarily within the discretion of his foreman; and instead of depending upon one particular foreman, he became, in a larger way, part of the organization as a whole. It was possible to set forth clearly the requirements for advancing from one stage to the next within a class and also for advancing from one class to the next higher class of workers. The company pointed out to the foremen that it expected all its employees to rise steadily in their wage rates. Six weeks after a new man is hired, if his pay does not increase from the beginner's pay to the second stage of that of a fair workman, his name automatically comes to the attention of the superintendent who investigates the case. "Why has this man's wage not advanced?" is asked of the foreman. If no very definite reason can be given, or if the answer is, "He is not worth more," the answer is, "Why do you keep him? What are you going to do to place him where he can be more profitable both to the company and to himself?"

FITTING THE MISFITS

In many cases it was found that the man had simply been overlooked by the foreman because he did not ask for an increase in wages. In other cases, that some additional time for training was required. In very many cases it was found that much better results for the company could be obtained by shifting the new man to some other department and to other work more suitable to him. A large number of the cases showed that accident had placed men at the wrong kind of work. For example, a carpenter out of work had taken a job and had been assigned to the next position that happened to be open, a position that was wholly unsuited to his experience and ability. Such men were being held by inertia, and by the routine of the old methods of handling employment problems, at the job which first happened to come to them, where they could not do justice to the company or to themselves.

This new stratification of employees makes possible the supervision of all employees by a general employment department which guards every workman against discrimination on the part of his foreman and immediate superiors for any personal reason other than merit. No longer is any man discharged on the word of the foreman alone. If he is found to be unsuited for one department he is given an opportunity in another, sometimes in a third, fourth, and even a fifth, until by repeated failures he has eliminated himself. Knowledge of the requirements for each of the different rates of pay has spread throughout the shop and fixed itself clearly in the minds of all. A well regulated system for watching the increase of individual employees from stage to stage and passage from one class to another was started.

HOW THE PROFITS ARE SHARED

These investigations and the plan set forth above were carried into effect during 1913, and a vast amount of material was accumulated and became the basis of the profit-sharing plan that was recently announced. On January 1st the officers of the Ford Company announced that thereafter their working day would be reduced from nine to eight hours and that the hourly rate of every man would be increased one eighth, so as to give the same pay for eight hours as had been paid for

nine hours previously. In addition, the company would distribute a portion of its profits for 1914 which had been estimated in advance, and this portion for 1914 would amount approximately to ten millions of dollars. Further, that this would permit of a minimum rate of pay of $5 a day for every adult male worker of 22 years or over in the plant. All workers who earned more than 38 cents and less than 47 cents an hour would receive $6 a day, and all who earned more than 48 cents, $7 a day. A beginner in the "C 3" class who had received $2.34 for a nine-hour day would be entitled to that amount for an eight-hour day and in addition his share of the profits which the company would give him would amount to $2.66 a day and would be paid on every pay-day with the regular wage. A "C 3" service worker who had previously received $3.42 for a nine-hour day would now be entitled to that amount for an eight-hour day and in addition the company would pay him $1.58 of the profits and bring his wage to a minimum of $5 a day. Similarly, the profits added to the pay of all other workers increased their rate to $6 and in higher grades to $7 a day, so that at the present time there are approximately 15,000 men who receive $5 a day, 1,000 men $6 a day, and 200 men $7 a day at the Ford plant. Practically speaking, and to outer appearances, the wage rate of the entire factory has been made uniform. Beneath this, however, the old stratification is being kept in force and the status of every man in the organization fixed thereby. In case of overtime, the rate so fixed will come into force, 150 per cent. of the normal rate being paid for overtime hours.

Here, again, Henry Ford has had an opportunity of bringing his fundamental conception into play, viz., the making of one standard to serve as widely as possible.

A REJECTION OF ALL PRECEDENT

The whole modern development of factory management is away from straight day work to piece-work, bonus systems, premiums based on output, and similar devices for discriminating between individual workers. The varying rate of pay that gives to every worker in accordance with what he produces is regarded as essential in all modern efforts toward efficient management. That is rejected entirely in the Ford plant. This rejection of the result of accumulated experience not only in our own country but all other countries as well is possible in the Ford business because in it the principles of manufacture and a new method of shop organization have been evolved which do not belong to our era but which foreshadow a type of industrial plant that is to come in the future.

No promises beyond 1914 have been made, although Mr. Ford has declared that it will be his policy throughout his life to continue business and that at his death he will so arrange the controlling interest of the stock that the same policy will remain in effect.

Soon some men began to make comparisons between themselves and their neighbors who were receiving equal pay. One older worker, a sub-foreman, came in and protested, "I don't think it right to have a green hand in my department paid $5 when I receive only $6."

"Yes, we know that you cannot readily understand our plan in the light of your past experience here and by what you have seen elsewhere, but you must realize that we are starting something that is fundamentally new and different from anything that has been tried before. We want you to coöperate with us in this effort."

But still the man protested, "I don't think it right that after working here as many years as I have this man should receive within $1 of my pay."

"Is not a decrease from nine to eight hours a day and an increase in pay from $4.30 to $6 a day satisfactory to you? Can't you look at it in that light?"

But still he was dissatisfied and continued to protest.

"You, evidently, are not the kind of a man who will fit in harmoniously with the effort we are making. Here is your pay check up to next Saturday night. We shall have no further need of your services."

He then quickly pleaded he did not mean his protest to be taken in that way, but the superintendent remained firm and the dismissal stood.

Many predicted that this sudden increase in pay, which gave affluence to men who had been making barely money enough for the necessities of life, would result in riotous living and the demoralization of the working forces. Some friends of Mr. Ford urged that he retain the money and deposit it in the bank and give it to the employees at some later date and under such conditions as to compel further saving. "A man's money is sacred to him and I don't want to give it away with a string tied to it in that way," was his reply to this suggestion.

SAFEGUARDS AGAINST DISSIPATION

At the same time, however, a corps of seventy-five investigators studied the home surroundings and living conditions of every employee of the Ford Company, those of the foremen as well as of the new unskilled workers. They ascertained whether a man was supporting his family properly, whether he was saving, whether he used alcohol to excess. Before being placed upon the profit-sharing basis, the company satisfied itself that every individual man would be disposed to use the added earnings in a wholesome way. Foremen throughout the plant made their men realize that workmen who squandered their earnings for drink could not hold a position. On the first offense the offender was to be cautioned, but if, after repeated admonition, he still persisted, he was to be dismissed. The conviction that character and manhood are requisites for employment has spread throughout the entire shop; in fact, throughout the whole city of Detroit. On a street car a passenger asked his neighbor in overalls, "Are you coming from the Ford plant?" "No, I am not one of those $5 a day men. You can tell them by their badge with a number on it."

"What do you think these men will do with their money? Spend it as freely as they get it?"

"Not many of them. They cannot hold their jobs if they do."

"Yes, but isn't a man's money his own? Can't he do with it what he pleases?"

"Yes, I guess it is, but the Ford Company would then say their $5 a day jobs are their own to do with as they please."

"And I guess they would be about right."

Already many changes for the better have been brought about through the effort of these investigators. In one case, seventy-five foreign workers were found huddled together under most insanitary conditions in a twelve-room house. It was pointed out to them that they could not maintain their health and do justice to the company while living in that way. Quietly and unobtrusively, with no desire to meddle unduly in the personal affairs of the workers, this investigation is being continued. A spirit of helpfulness is evidenced by these investigations and they have been readily accepted. The employee has been made to understand that the added pay is to be used, first, to house himself adequately; to secure abundant and nourishing food and wholesome recreation; to rear a family, for throughout married workers have been given preference; to educate their children properly; and to save for the future and old age.

BENEFICIAL RESULTS IN THE FACTORY

The morale of the entire force, which was always good, has been strengthened. The output of finished cars passing a certain point in the factory increased within a week from the previous high record of 92 to 107 cars an hour. Similar gains have been made in every department, and this increased efficiency and thoroughness of work seems to be growing with no tendency, up to this writing, almost six weeks after the announcement, to fall back to the former basis. The profit-sharing extends to the office force, although not on quite the same basis as for the factory. There, also, has been a similar response.

Several days after the profit-sharing plan was announced, 13,000 men filled the streets surrounding the Ford plant. It became necessary to place guards at every door of the factory and a special guard at the entrances to the offices. The army of unemployed men in Detroit and men from distant points rushed to the factory to be, if possible, among the fortunates taken in as new $5 employees. Although the company at that time was increasing its working forces, it became necessary to discontinue temporarily the hiring of men, for

fear of riots. Men now are taken on only after a thorough investigation. Personal applications for jobs in the factory as well as applications by mail are received, numbered, and investigated.

TO BUILD A PERMANENT FORCE

Unfounded fears have led to many wild statements such as that the Ford Company intend to demoralize the working forces of other factories by drawing out their best men. To this writing, not a single man has been employed who could not show that he was actually out of work. No man was hired away from any other automobile plant. Instead of seeking skilled workers on the outside the Ford Company intends to develop its own good workmen from the ranks. Mr. Ford has directed that during the present depression married men and others with families dependent upon them for support, who are out of employment, be given preference over other applicants. In the course of time, as the less efficient men eliminate themselves and as the careful selection of new men coming in shows its effects, this profit-sharing plan will lead to refinement of the personnel of the Ford organization. The largest results to the company, however, will come from the added incentive and loyalty of the men who are already in its employ. It is expected in 1914 that a force of 19,000 men, working in three shifts of eight hours, will produce 300,000 cars, as compared with 185,000 cars produced by 15,000 men in 1913.

A MOUNTAIN OF MAIL

The first week after the announcement, Mr. Ford's personal mail increased to thousands of letters a day. Registered letters, special delivery letters, letters from near and from far, from men, women, and children, from great capitalists and employers, from clergymen and reformers at home and abroad, crowded the private office of Mr. Ford so that a corps of assistants was required to open and sort the mail. Many wrote for jobs simply because they wanted more pay and easier hours and frankly said so. Others were willing to begin at the bottom of the ladder and work up, waiving all extra profits simply for the chance of working for a company that appreciated its men. Wives in distress wrote, appealing for their husbands; a child of ten years for his father who was out of work, so that he might get food and clothing for the family. Many congratulated and some criticised. One man, an old blacksmith in New Jersey, 84 years old, first explained that he had a home and considerable property and that he was still earning $4 a day and that he would not take a dollar from anybody, and then he said: "Fourier, my great teacher in France, used to say that some day a great employer would come who would solve the problems of labor. He looked for such a man all his life in vain and I have, too, till now, but I want to reach my hand across the country to yours to greet you and tell you that you have done a great thing. You have begun the era of coöperation."

A letter from one of the wealthiest multi-millionaires in America asked for details of the plan, because, he wrote, "I for a long time have been thinking along these same lines and your action has made me feel that it is time to do something."

Mr. Ford, himself, is busy on new problems. For the business that thirteen years ago could be confined within a bicycle repair shop, and to-day has a turnover of two hundred million dollars a year and a net profit of more than twenty-five million dollars, he foresees a world scope, not only in the distribution of its product but in the influence of its methods on manufacturing as a science.

During his leisure time he prefers as his companions fellow-workers, the farm friends and associates of his boyhood, one of whom remarked recently, "I knew Henry Ford would do something like this because four or five years ago he was talking to me and said: 'I think that the wealth we get is not ours to use as we please. When one has enough to pay for the necessities of life, like food and clothing and shelter, wealth is power and the power we hold for a time is ours as trustees. Some day we must all render an accounting of the use we have made of it.' "

"MAYOR TOM'S" SUCCESSOR

MR. NEWTON D. BAKER, THE SMALL, BOOKISH MAN WHO WAS MAYOR TOM JOHNSON'S CLOSEST POLITICAL ASSOCIATE AND WHO NOW, AS MAYOR OF CLEVELAND, IS EXTENDING HIS WARFARE FOR "THREE-CENT PUBLIC UTILITIES" AND FOR PUBLIC OWNERSHIP — A SCHOLAR IN POLITICS WHO IS ALSO A SUCCESSFUL CAMPAIGNER — HIS VISION OF "CIVITISM"

BY

BURTON J. HENDRICK

THE successor of Mayor "Tom" Johnson, in Cleveland, O., bears externally few resemblances to "Mayor Tom" himself. The famous champion of three-cent fares was big, bulky, of heroic size. In all his acts and in all his thinking he was elemental, resourceful, pioneer-like; Cleveland, in the nine riotous years he served as mayor, was little less than an armed camp. He always described his political activity as a "battle"; as long as his causes represented what he regarded as essential political virtues, it was not important that the gnarled leader lacked some of the attenuated graces of civilization.

The present mayor, Mr. Newton D. Baker, is a very different spectacle. He is a small, dark-haired, brown-eyed, boyish figure. After wheeling around in his chair to greet his visitor, Mr. Baker throws one leg under his body and sits upon it. This leaves the other swinging free and it barely reaches the ground. His appearance brings to mind a story that is told of his undergraduate days at Johns Hopkins University. On one of the appearances of Booth and Barrett in Shakesperian parts, Mr. Baker, with other students, appeared at the theatre in search of temporary employment as a "super." The stage manager stood by while the line of candidates passed along for inspection. As soon as this autocrat detected Mr. Baker, he pushed him contemptuously out of the procession. "There are no Cupids in this show!" he shouted, as the disappointed gladiator vanished through the stage door.

Mr. Baker's appearance is still quite Puck-like. One might easily take him for a Latin tutor or a mincing theologue. His colorless face too clearly lacks acquaintance with out-of-doors; its indentations, however, disclose that Mr. Baker is not so young as he at first seems — they show that he, like his predecessor, has had his moments of agitation and trial. Indeed, if one ignores the slender body and focuses upon the face and head, a different and stronger impression is obtained. Here the man is full grown — there is nothing juvenile, nothing callow. Though the rest of the tenement may be undersized, the head itself is ample in its proportions. Mr. Baker wears a small shoe but a large hat. A six-footer's top-piece is superimposed upon a boy's body. Clearly we have a man whose activities are all mental. He works, plays, and dissipates all through the mind. Golf, mountain climbing, yachting, even automobiling probably offer him few attractions. The books that are scattered carelessly about the Mayor's desk force home the same idea. Here is a copy of Bernard Shaw's plays; here, the last number of the *Survey* magazine; the place is littered with large treatises on the initiative and referendum, proportional representation, workingmen's compensation, city planning, and the like. Outside, his friends and associates tell the most amazing stories of the man whom they regard as a prodigy. Greek tragedies, they say, do not terrify him, even in the original. His coat pockets are always stuffed with books and periodicals. The average Clevelander knows his mayor as a small, huddled up figure in a trolley car with his nose plunged deeply into a book. When on the

way to a political convention, he commonly spends the time on the train with a copy of some magazine like the *Contemporary Review* or the *Revue des Deux Mondes*. A few years ago, at one of the most exciting Democratic state conventions, the leaders found their favorite champion, surrounded by a howling mob, absorbed in a volume of Browning. As a critical situation was developing, they demanded that he take the floor. Mr. Baker carefully placed his mark in the book and ascended the platform. In a few moments his sharp, clear voice had quieted the whole gathering; on this occasion, as on almost any other into which Mr. Baker injects his remarkable oratory, he carried his point. Amid heavy applause he returned to his seat, pulled out his book, and continued reading his Browning at the point where he had left off.

A MAYOR WHO IS FOND OF LATIN

At all times and with all people this preëminent mental trait discloses itself. Literary allusions and quotations filter everywhere into his conversation. If he wishes to illustrate the attitude of the farmer toward the city dweller, he does so by a reference to Wordsworth's "Michael." In describing the debasing effects of time-serving in the politician, he inevitably recalls the career of Jonathan Swift. He has the facility of an old-fashioned English statesman in Latin quotations. Nor does he hesitate to make these allusions to the people of Cleveland — an audience which has shown on notable occasions a hostility to manifestations of the kind. Thus, a few years ago Senator Theodore Burton, then candidate for mayor in Cleveland, in the course of one of his speeches struck an attitude and declared, *Jacta est alea!* — a phrase which Tom Johnson translated for the benefit of his Irish friends as "Let 'er go Gallagher!" Senator Burton has never recovered from the ridicule which this Cæsarian epigram brought down upon his head. Many people attribute to it his heavy defeat on that occasion.

Mr. Burton's indiscretion, however, was nothing compared with the classical persiflage Mr. Baker throws off every day. In his first mayoralty campaign, he expressed the ruling conviction of his life in this convincing fashion: *Lex citius tolerare vult privatum damnum quam publicum malum!* When the Cleveland Electric Illuminating Company made a sweet-sounding proposal for the settlement of its differences with the city, Mr. Baker expressed his opinion in this wise: *Timeo Danaos et dona ferentes.* His fellow citizens, however, who almost ran Senator Burton out of town for his classicisms, applaud only the louder when the present mayor uses them. And this in a community whose newspapers refer to the Street Railway Commissioner as the "Tractioner," the Health Officer as the "Healther", the Commissioners of Public Safety and Public Service as the "Safer" and the "Server," and who describe that practice of municipal ownership upon which Cleveland so prides itself as its "Muny" policy!

And Cleveland has taken this young Horatian to its heart as the successor of Mayor "Tom." Cleveland has the highest warrant for doing so — it has the authority of Mr. Johnson himself. In his nine years as mayor, Mr. Johnson assembled a remarkable political family. Newton D. Baker was his Joseph — the youngest and the favorite son. And to-day, true to his training, Mr. Baker has a brief and simple political creed: "I am a follower of the light of Tom Johnson." This is wisdom enough for this student of Burke and Bryce and John Stuart Mill. That Mr. Baker has lived this doctrine, recent events have shown. But for his own rejection, he would to-day be a member of President Wilson's Cabinet. His reason for staying at Cleveland was simply loyalty to Johnson's memory, and a conscientious determination to remain and finish Johnson's work. All the pressure President Wilson could bring to bear upon the man "whose mind," in Mr. Wilson's own words, "works like chain lightning" could not shake this determination.

THE VILLAGE BOOKWORM

Like so many men now conspicuous in American political life, Mr. Baker is a Southerner. He was born in Martins-

burg, W. Va., about forty-two years ago. Though this town was located in twilight territory, Mr. Baker's family during the Civil War was intensely Southern. His father, a country doctor, served creditably in the Confederate Army. His mother, a woman of great cultivation and charm, used to run the blockade and smuggle quinine and other necessaries into Fort McHenry. Mr. Baker's childhood was thus spent in a locality in which the one conspicuous fact was the recent Civil War. He can remember when his friends and neighbors used to go around in gray trousers, because they had nothing else to wear. It was just the atmosphere, one would suppose, for the development of a prejudiced and sectional spirit. The one thing upon which Mr. Baker now prides himself, however, is an open and tolerant mind; it is the thing upon which he has particularly insisted in his government of the mixed races, religions, and social ideals that make up the population of Cleveland. He acquired this democratic outlook amid the discouraging and distressing surroundings of his boyhood home. His teacher was his father. Mr. Baker's mother, the Mayor smilingly recalls, is still "an unreconstructed rebel." "She never sees a good-looking Negro girl now," he adds, "that she doesn't want to buy her." In his father's mind, however, Lee's surrender ended the sectional quarrel.

As a little chap, the present Mayor used to accompany his father on his long professional trips into the country. These journeys were really continuous lessons in non-sectional and non-racial patriotism. "One thing you must understand, my boy," the father would say, "is that this war was a great mistake. We Southerners were wrong; the North was right. We were fighting in a bad cause. I am glad it ended as it did, and so will you be when you grow up." This was valuable instruction, especially in that it gave Mr. Baker's mind a wholesome viewpoint, not only on the War but on life in general. It turned his ideas toward the future; gave him an intellectual apprenticeship for his service with Tom Johnson.

An event that particularly interested the elder Baker was the opening of Johns Hopkins University, in 1876. He even went to Baltimore and heard Huxley's address on that occasion. One of Mayor Baker's earliest mental pictures is of his father when he returned. He took the child on his knee — he was then four years old — told him what a wonderful school the new University was to be, and said that his highest ambition in life was that his son should be educated there.

This was Mayor Baker's baptism of learning; his formal dedication to the arts. From now on Martinsburg knew him as the village bookworm. He did not play baseball, seldom visited the swimming pool, and followed few of the other traditional instincts of the healthy-minded youngster. He was the delicate, pale-faced, spindle-legged boy with a book. In the next ten or fifteen years Mr. Baker devoured all the libraries in town. "Mere literature" became his favorite browsing field, and he read the English masterpieces after a method of his own. The way to understand English literature, he argued, was not to begin in the remote past and read up to the present, but to reverse the process. So he systematically started with Tennyson and finished with Beowulf and Caedmon. His favorite as a child was Wordsworth; the man who dominated his adolescent mind was Browning. All this time Mr. Baker nourished high ambition, in particular hungering after distinction as an orator. Though his natural gifts seemed deficient, the example of Demosthenes encouraged him. The boy actually duplicated the self-discipline of the Athenian; he would go out into the woods and declaim before the trees and birds.

MR. BAKER'S "SCHEMA"

In 1889 he realized his father's early ambition and entered Johns Hopkins. Here his favorite studies were economics, history, and political science. At Baltimore he came under another stimulating influence: Woodrow Wilson was then delivering lectures at the University on political administration. Mr. Baker naturally took this course; more important still, he lived in the same boarding house with Mr. Wilson, sat at the same table, and had the benefits of his table talk for

two years. Then followed a course in law at Washington and Lee University, and Mr. Baker returned to Martinsburg, to practise. He led a rather peculiar existence in the next year or two. Besides taking such law business as he could get, he helped his father, who was the local health officer; wrote his reports, prepared bulletins on sanitary topics, even, on pressing occasions, served as supernumerary at surgical operations. His evenings he solemnly dedicated to his intellectual advancement. One of Mr. H. G. Wells's stories tells how the hero — Mr. Lewisham — elaborated an ambitious "schema" for his studies, devoting certain times to certain subjects. Mr. Baker followed a similar plan. He fixed up his study in an attic room, the windows protected by mosquito netting in the summer time, and illumination furnished by the one electric light in town. One evening Mr. Baker set apart for Greek, another for Latin, others for French, for German, for Italian. His solitary light, shining until a late hour, was his one medium of contact with the social activities of the town.

"There's 'Doc' Baker," the grocery store philosopher would say: "He's sent his son to college and see what a damn fool he's made of him."

Mr. Lewisham's "schema," in the Wells story, was cut short by the appearance of a yellow-haired girl in a dimity gown. Mr. Baker kept at his for a year and a half; the disturbing element in his case was a letter from William L. Wilson, the West Virginian statesman, author of the Wilson Tariff Act, who had just been made Postmaster General. "Come at once to Washington, to see me," was the peremptory message. A family consultation, which was held immediately, finally decided that Mr. Wilson wished to give the young lawyer an assortment of his old law books and public documents. Mr. Baker and his father started for Washington, taking along an empty dress suit case in which to bring back the expected treasures. But Mr. Wilson wanted the young man to become his private secretary. He filled this position for a little more than a year — the last of Cleveland's term.

And then Mr. Baker again tried to practice law at Martinsburg, and again destiny ruled otherwise. One day, in the fall of 1897, while on shipboard returning from a European trip, he became interested in two figures — a stiff-necked and much bored Englishman and a violent Irishman, evidently engaged in a not over-friendly debate. He drew near; they were discussing home rule. The Irishman was simply pursuing his antagonist, whose chief desire seemed to be to escape.

A BOY ORATOR IN CLEVELAND

Mr. Baker, desiring to help him, pitched into the argument, training his guns upon the Irishman. The Englishman slunk away and the new combatant had an energetic time of it. The Irishman was Judge Martin Foran, a big lawyer of Cleveland. He evidently gained a high respect for his nimble friend's mental qualities, for, not long after returning home, he sent Mr. Baker what was practically a command to come to Cleveland and enter law practice as his partner. It was a splendid opportunity and Mr. Baker took it. His introduction to an audience in Cleveland came soon afterward. Judge Foran was a good speaker, in great demand at political meetings. Once, when he had an engagement of this kind, he was taken ill and sent his new partner. No one in the audience had ever heard of the stripling. "Pat" McKinney, who presided, when he reached Judge Foran's number on the list of speakers, looked pityingly at Mr. Baker.

"Judge Foran is sick and cannot appear," he said. "He sent his boy to speak for him. Come on, boy, and tell 'em what you know."

Of course, the crowd laughed as Mr. Baker tripped forward. But he had not practised the Demosthenean experiment for nothing. He was entirely self-possessed; he had spoken only a few clear-cut, staccato words when the laughter changed to the raptest attention; and, long before he had finished, the crowd was just as well pleased that Judge Foran had not appeared. From that moment the "boy" has been one of the most vital elements in the life of Cleveland.

Mr. Baker soon had to face a problem

that tested his character. This was the choice between public service and a personal and financial advancement. Though only about thirty years old, the two conflicting interests in Cleveland immediately began competing for his abilities. The big law firms offered him attractive opportunities. Had Mr. Baker so willed he could easily have stepped into a large income; as a lawyer, he had virtually his pick of all that Cleveland had. But the other element was also making its demands.

A FOLLOWER OF "THE DEMAGOGUE"

Its leader was Tom L. Johnson. He had just been elected mayor, and had started that campaign which has led some observers to regard him as America's greatest democrat and others to look upon him as the prince of demagogues. Newton D. Baker formed Johnson's acquaintance and decided that he was a leader whom he could afford to follow. He turned his back upon an opening professional career, and became first lieutenant of "the demagogue." Instead of large railroad retainers, he remained content with the position of city solicitor at a few thousand dollars a year. This sounds merely like cant, but it isn't. One of the largest corporation lawyers in Cleveland, a man representing many of the most powerful railroad interests in the country, told the present writer how, in the early days, he had sought to make "Judge Foran's boy" his partner. And there were many others.

One of Mr. Baker's earliest assignments under Johnson's leadership was to act as "teacher" in the famous tax school which Johnson established in the city hall — the purpose being to show up the prevailing inequalities of taxation. This fine flower of Johns Hopkins University had, as his associate in this task, one Peter Witt, an iron moulder, for many years leader of the working people of Cleveland in their fight against corporation iniquities. From now on Mr. Baker was Johnson's closest adviser. Whenever Johnson went to Columbus in his fight to compel the adequate taxation of the railroads, Mr. Baker always went with him. But the greatest contest, of course, was the famous contest for three-cent fares. In the popular mind this was Johnson's fight; and so, in a general sense, it was; from the legal point of view, however, it was Mr. Baker's. He had not gone far in its legal intricacies before it became quite evident that the corporations, in their attempts to add him to their forces, had sized him up accurately. He was, as Johnson says in his *Autobiography*, "though the youngest of us, really our head and principal adviser." In the six years that the struggle lasted, life signified practically one thing to Mr. Baker: injunctions. He became the man of fifty-five lawsuits, all started against the city by the street railways for a single purpose: to stop the reduction in street railway fares. As soon as he had won one suit, another would be served. He met and successfully disposed of fifteen injunctions in six months. Compared with his legal nimbleness, the corporation legal stars were clumsy performers. The mental habits of a lifetime were turned to a really practical use. "That boy Baker is telling us judges a lot of things we never knew before," remarked one of them as he solemnly left the court room. The next result was a popular victory. The time came when the street railways tired of injunctions and other proceedings and were glad to make a settlement with the city.

All this time Mr. Baker was advancing in other than legal ways. Election after election Cleveland returned him as its chief law officer, city solicitor. Sometimes his vote actually ran ahead of Johnson's own. Even when, in 1910, the people defeated Johnson for mayor, they still elected Mr. Baker, who ran on the same ticket.

DESTROYING MR. HARMON'S BOOM

There was thus little question, after Johnson's death, as to who should succeed him. The people of Cleveland, who had rejected Johnson in 1909, elected Mr. Baker mayor in 1911 by the largest majority in the city's history. In a sense this huge vote represented a penance. It was the way a conscience-stricken community expressed its contrition for having abandoned its weather beaten champion.

Mr. Baker had hardly settled down to his job of extending the policies of Johnson when an entirely new situation claimed

attention. Events made Ohio a storm centre in the Democratic Presidential campaign. The governor of the state, Mr. Judson Harmon, was one of Mr. Wilson's strongest rivals. Under present conditions, the idea that Governor Harmon, high-minded a gentleman as he was, could have been seriously regarded as a rival to Woodrow Wilson, seems absurd. Yet this is just the kind of a candidacy that has often succeeded. One could think of many Presidents who have not exceeded Mr. Harmon's mental and moral calibre.

Under ordinary circumstances, Mr. Harmon would have had a united support in Ohio. His large majorities at two elections as governor showed that he had a large following. One of Tom Johnson's last acts was to appear on the same platform with Mr. Harmon and to praise his administration. In the early part of 1912 it was regarded as a matter of course, therefore, that Mr. Harmon would go into the Democratic convention as Ohio's favorite son.

There was only one Democratic leader of importance who regarded the point as debatable. This was Newton D. Baker. There was no man in public life with whose ideas he more naturally sympathized than his old college instructor and table companion in Baltimore — Mr. Wilson. It was not until Governor Harmon appeared before the constitutional convention in Columbus, however, and made a "stand-pat" speech, that Mayor Baker turned against him. He boldly went into the field with the intention of destroying Governor Harmon's Presidential boom by splitting the delegation from Ohio. One morning, newspaper readers were amazed to discover that, at the primaries, Governor Harmon did not have the undivided support of his own state. Of its forty-eight votes in the Democratic convention, he had received only twenty-seven; the other twenty-one had been captured by Woodrow Wilson. This was a sad beginning for a Presidential candidacy, and it was practically Newton D. Baker's work.

The scene now shifted to the National Convention at Baltimore. There Mayor Baker captained Mr. Wilson's forces from Ohio. He went there with the determination of having Mr. Wilson's twenty-one votes counted. Precedents were against him. The state convention in Ohio had adopted the "unit rule," under which all votes must be cast for the majority choice — in this case Mr. Harmon; and the unit rule had been sacred at National Democratic Conventions for years. If he could get a hearing Mr. Baker thought he could carry the day; but the convention rules excluded him as being himself a party to the contest. Things were looking rather desperate for the progressive element in the early stages. Mr. Bryan had lost in his attempt to defeat Mr. Parker as temporary chairman. The committee on rules was in the hands of the old fashioned element. This committee "steamrolled" Mr. Baker when he appeared before it in support of the Wilson votes.

HOW HE CAPTURED A CONVENTION

When the report was under discussion, however, his slight figure rose from the delegation from Ohio and made its way to the platform. The crowd showed little interest in him; it was tired, hot, and nearly dead from oratory. When Mr. Baker began to speak, few people heard him; the noise of the uninterested assemblage prevented. It was only another barrel orator talking for home consumption! Pretty soon, however, the people in front quieted down; then the silence gradually spread through the assembled delegates and the gallery. Before Mr. Baker had been talking five minutes only the slight movement of the palm leaf fans disturbed his discourse. After he had talked the allotted time Chairman Parker's gavel came down with a "Time's up." And then followed an amazing demonstration in this sweltering, bored gathering; the place actually rang with cries of "Go on! Go on!". And Mr. Baker went on. Any one who saw him on this occasion had a visible explanation of his career. The first noticeable thing about his voice was its clearness; there was nothing that suggested the husky, bawling campaigner — it was sharp, distinct, hitting out sharply every syllable.

Another striking trait was Mr. Baker's rapidity of utterance. His voice went rattling on like a gatling gun while the

perspiring stenographers made distracted efforts to transcribe it. The speaker had not prepared a single word of his address — he seldom does; but there was not the suggestion of a pause between his words. The figure was not especially striking; with the exception of an occasional Dr. Munyon uplifted forefinger, there were few gestures. Except for the substance of the talk, the composure, and the steady, penetrating voice, Mr. Baker might have been a college graduate delivering a valedictory. He had another indispensable advantage — a good cause. Whatever virtue the unit rule may or may not have had in the old days of convention-selected delegates, it is ridiculous when these delegates are selected at primaries. And Mr. Baker won. For the first time the convention voted in favor of a progressive intention; from that moment its temper changed. And this vote ended Judson Harmon's hopes as a Presidential candidate. Mr. Baker had to pay the usual penalty for his oratorical success at a national convention. An attempt was made to enlist his interest in the Vice-presidency. He was even "mentioned" as a possible Presidential candidate.

THE APOSTLE OF "CIVITISM"

This performance, however, was only an episode; Mr. Baker had then, as he has now, only one excuse for being in politics. That excuse was the City of Cleveland. He is a city man; his mission, as he conceives it, is to improve conditions in that political entity which such increasing numbers of men and women are selecting as their homes — the city. He has invented and done his best to popularize a new word — civitism. "Civitism" signifies the same thing for the town that the word patriotism does for the nation. It is love and devotion to the particular city in which we live. His aim is to make this city of Cleveland the most efficient instrument possible for assuring the happiness, the comfort, the moral and spiritual improvement of its people. Externally the prospect does not seem especially attractive. Cleveland's black smoke is so ever-present that one seldom sees the sun; its city hall and its railroad station are perhaps the most notorious architectural infamies in the United States. Its population contains the two elements which certain philosophers have declared to be the things that most menace free institutions: a dropsical plutocracy and a huge foreign population. Cleveland, with its 600,000 people, has more than one hundred millionaires; it is the headquarters of the greatest of American fortunes. Its foreigners, largely Slavic in origin, make up 75 per cent. of its population.

A CITY A MUNICIPAL REPUBLIC

Is this a discouraging field in which to preach the doctrines of "civitism?" Not at all. Cleveland has already gone far. It is perhaps the one large city in the United States of which one can make the definite statement that there is no graft. Its police department, for honesty at least, enjoys general confidence; and the other conventional types of corruption are likewise few. The remnants of a political machine there are; but it consists merely of a handful of chronic officeholders, not of professional plunderers. Whatever one may think of Tom Johnson, at least he left Mayor Baker the inheritance of a city free from graft.

So Mr. Baker has a good foundation to build on. What, then, is a city that represents the fruition of "civitism?" In the first place it would be a community that rules itself; a kind of municipal republic. Matters that affected the state or the Nation, Mayor Baker would leave to these agencies; matters that affected the cities, the cities should govern themselves. The outlying districts, for example, should have nothing to do with regulating Cleveland's morals or its street railway companies. Cleveland should have the right to tax itself for its own purposes, and to decide the way in which this should be done. Clevelanders are especially sensitive on this point, as they have suffered almost to distraction from the interference of the state. This point Mayor Baker has already won. His new "Home Rule" charter, in the making of which he was most influential, makes the city self-governing, with a minimum of state control.

Mayor Baker also believes that a city,

to be beautiful spiritually, should have a beautiful exterior as well. Here, also, he has made progress. Cleveland's civic centre, when finished, will give the city an imposing entrance. Several of our greatest architects, including the late Daniel H. Burnham and Mr. Arnold W. Brunner, have had a hand in planning it. It includes a beautiful new city hall, already partly erected, and a new $17,000,000 union railroad station on the lake front.

Mayor Baker also thinks that the future American City, to a great degree, will provide for and regulate popular amusements. Already he has created a municipal orchestra, which gives symphonies in the winter and open-air concerts in the summer. His personal taste in this controls as in everything. He early stopped the ragtime which largely filled the programme at band concerts; now the composers who receive most attention are Wagner, Verdi, Donizetti, with a dash of Sullivan and Victor Herbert. He has warred upon the manifest vulgarities of the moving picture shows and is getting ready to assault the monstrosities of the billboards. Already he has started several municipal dance halls, where working girls and boys, at three cents a head, can enjoy a wholesome evening. The order maintained at these places has found expression in a popular joke: "There are only a few places in Cleveland where you can see modesty and decent dancing — and those are Mayor Baker's three-cent dance halls."

TRANSPORTATION BY TROLLEY AT COST

Above everything else, Mayor Baker's "civitism" stands for municipal ownership of public utilities. Cleveland must ultimately control its street railways, its gas and electric lighting companies, its water supply, and its telephones. In Mayor Baker's philosophy, this idea is fundamental; these conveniences furnish the basis of any well ordered and comfortable society; they are the things which have been most abused; they are not legitimately a source of private profit; the people are entitled to have these facilities at cost. Mayor Baker's most practical success has been in demonstrating the soundness of this idea. The one "monument" to his administration is the proof that it is possible to give the people trolley-car transportation at cost. That Mayor Baker has achieved success in this work will probably be news to most people. There is a prevalent misconception that Cleveland's three-cent-fare system has proved a failure and that the roads are going back to a higher charge. This is not the case.

As a result of Johnson's six-years' war, the Cleveland street railways and the local government definitely settled their troubles in 1909. The basis of the agreement was that the people were to have their transportation at cost, whatever that cost might be. And, in arriving at this cost, all elements in the situation were to receive consideration. The agreement recognized the fact that capital was necessary in the building and equipment of a railroad; and that capital, in order to be obtained, must necessarily be reimbursed. Should Cleveland build its own street railways, it would do so by issuing municipal bonds upon which it would have to pay the market rate of interest. As a preliminary adjustment, however, an appraisement was made of the actual money invested in the street railway system. The city made a liberal estimate; it squeezed out a part of the water, but still left in some for good measure. Upon this capital, as ultimately determined, the city agreed that the stockholders should receive dividends of 6 per cent. Whatever happened to the lines, they should not receive more nor less; their income for all time was definitely fixed at this amount. If, after paying all charges, including those for maintenance and renewal, the roads earned more than 6 per cent., the fares were to go down; if they earned less, the fares were automatically to go up, until the maximum of four cents was reached. As a safety valve, the agreement established a so-called cash "interest fund" of $500,000, representing surplus earnings. This "interest fund" showed whether there was to be any increase or reduction in the price of transportation. If it went above $700,000, the fares automatically went down; if it sank to $300,000, the fares went up. Meanwhile, as a protection to service, the city was given practical control over operation.

A new city officer, the "tractioner," was virtually made an autocrat over the railway lines; he could order new equipment, make changes in routes, put on new cars — in other words, practically control the service. The technical operation, however, still remained in the hands of the transportation companies.

CLEVELAND'S GOOD TROLLEY SERVICE

This was an ingenious arrangement, and fair both to the public and the owners of the railways. Mr. Baker made Peter Witt his "tractioner." Under him the service has wonderfully improved. Cleveland has one of the most up-to-date street railway systems in the country. The sliding scale of fares has likewise worked successfully. When the scheme went into operation fares were fixed at three cents with a charge of a penny for transfers. Under this arrangement the "interest fund" went above the $700,000 mark and fares were reduced — the penny for transfers was taken off.

This charge has remained fixed at a flat three cents for three years. Now the situation has changed again. The roads have decided to "scrap" nearly $800,000 worth of equipment. For that equipment there is outstanding capital stock. If this capital stock were permitted to stand with no physical value against it the stock would be "watered" to just that amount. The present policy is to eliminate "water" wherever possible.

The thing that Cleveland intends to do, therefore, is to go down into its pocket and produce $800,000 in cash to purchase new equipment which will offset that which has been destroyed. A simple device accomplishes this; a charge of a penny for transfers, extended through a year, will just about bring in the $800,000 that is required. About July 1st, therefore, this charge will go into effect. It will remain until the money is raised. Then it will be taken off, as it has been once before. That is about all there is to the newspaper accounts of Cleveland's increase in street railway fares.

This vexing question, which disturbs so many American cities, Cleveland has therefore definitely settled. For all practical purposes, it has municipal ownership of its trolley lines. Mayor Baker has now taken similar steps for the public control of lighting. Tom Johnson's cry was "three-cent" trolley fares; Mayor Baker's is "three-cent" electric light. And he is going about it in the approved Johnson way. "Mayor Tom" proved the feasibility of three-cent fares by instigating the actual construction of three-cent lines.

FOR "THREE-CENT" ELECTRIC LIGHT

When these had operated profitably for several years, the "trust" had no recourse except to adopt a similar rate. Mayor Baker is approaching the matter of public lighting in the same way. With a city bond issue of $2,000,000 he is building an electric lighting plant. This will charge "three cents" a kilowatt hour for its current, instead of the ten cents charged by the dominant corporation.

Figuring from results in the street railway situation, it is believed that a wholesome competition will bring about a satisfactory settlement. The lighting corporation is fighting the city just as the street railway did. Mayor Baker is wading toward municipal lighting through a sea of injunctions, taxpayers' suits, and other ingenious legal processes, precisely as he did toward municipal railways. Nevertheless, Cleveland's city lighting plant is nearing completion, and will be in full operation soon.

When this lighting plant is finished, other public utilities will be handled in the same way. Already work on a municipal steam plant has been begun. Plans have been outlined for municipal telephones. Municipal docks are definitely on the programme. The fine thing about this policy is the fact that it is being applied so gradually. One thing is not undertaken until another is finished. In ten or fifteen years, however, Cleveland will have the "cost system" in all its utilities. Then "civitism" may reign triumphant.

HOW MANY AUTOMOBILES CAN AMERICA BUY?

WHAT MANUFACTURERS THINK OF THE FUTURE OF THE PRODIGIOUS MOTOR CAR INDUSTRY IN A COUNTRY THAT NOW OWNS ONE CAR FOR EVERY 100 MEN, WOMEN, AND CHILDREN — THE FETISH OF "THE NEW MODEL" — CHANGES THAT ARE COMING IN UNECONOMICAL METHODS OF DISTRIBUTION — WHAT THE CYCLE-CAR MEANS TO THE INDUSTRY AND TO THE PEOPLE

BY

REGINALD McINTOSH CLEVELAND

ONE of the most searching questions which the far-seeing men of the automobile industry are asking themselves is, How near is the phrase, "And they lived happily ever after," in the wonderful fairy story of that industry's growth? Let me hasten to explain that in asking themselves this question they do not mean even to hint that the industry is less strong and stable than at any time in its remarkable history; they are merely wondering if the change from geometrical progression to arithmetical progression, from modern magic to modern established business, is not at hand. It is a meet subject for consideration.

More than 1,000,000 motor cars are at present in operation in the United States. The population of the United States, speaking in round numbers, is 100,000,000. That is to say, there is one car for every one hundred people. When it is remembered that $500 has been, until this year, the minimum price of an automobile and that in "population" men, women, and children are included, it is evident that in no other field of industry has the American genius for distribution and merchandizing been more signally displayed than in that of the automobile. The question now is: How much farther can it go? Production schedules for 1914 have been estimated at 375,000 cars. The production during 1913 was 300,000 cars. The value of the automobiles that are to be built in this country this year will be approximately $500,000,000. If all are sold, therefore, it will mean an automobile investment of $5 for every person in the United States. Will it be possible to keep up motor car merchandizing on such a scale much longer? It does not require an especially sensitive finger on the pulse of things to inform you that it will not. The market is pretty well saturated. The era of wand-waving has passed for the automobile industry. The era of sound and conservative business progress has come.

All through the progress of its growth the automobile has been a sort of prodigy. Look at the figures for a moment and see how it has grown — it is a growth that would be remarkable in an inexpensive article, but is almost incredible when the price of automobiles is kept in mind. In 1900, a few hundred cars were manufactured in this country; in 1903, 10,000 were built; in 1904, 18,000; in 1905, 24,000; in 1908, 56,000; in 1909, 120,000; last year, 300,000. It has been like compounding both interest and principal.

According to figures compiled by the Office of the Secretary of State of New York, after consultation with the proper authorities in the various states, nearly twice as many machines were registered in 1913 as in 1911. The total registrations for those years, so far as they could be accurately ascertained, were 1,146,969 and 623,436, respectively. In the count for 1913 California was not included, as its registration is on the perpetual basis instead of the annual basis. In that state there have been 105,000 registrations since 1905. With California added, it is, therefore,

entirely conservative, even allowing for the probable number of duplicate registrations, to put the total of cars that are actually in use at more than a million. This, of course, includes vehicles of all kinds other than motorcycles, for commercial use as well as for pleasure.

In passing it may be well to note the astonishing rate of increase in the use of motor trucks. As well as increasing vastly in numbers, the commercial vehicle has entered a surprising number of fields of activity. It is found as a means of transportation in all the ordinary lines of merchandise and, in addition, as a post hole digger, in lumbering, in saw mills, as a source of power to cut ensilage and wood, in fire, police, and ambulance service, as a vehicle for mine rescues, to transport high explosives, as a dog-catcher's wagon, a traveling chapel, and a hearse. Its spread in many of the larger cities is exemplified by Chicago. The Commercial Vehicle Committee of the Automobile Chamber of Commerce has recently received figures from that city which show the increase of motor trucks and delivery wagons as compared with passenger automobiles and with horse-drawn vehicles:

From May 1, 1910, to December 24, 1913, passenger automobiles increased in Chicago from 9,963 to 21,373, or more than 114 per cent. In the same period, commercial motor vehicles increased from 799 to 3,964, or nearly 400 per cent. Horse-drawn vehicles decreased 4.5 per cent. in two years and 2.6 per cent. in eight months of 1913 as compared with the previous twelve months.

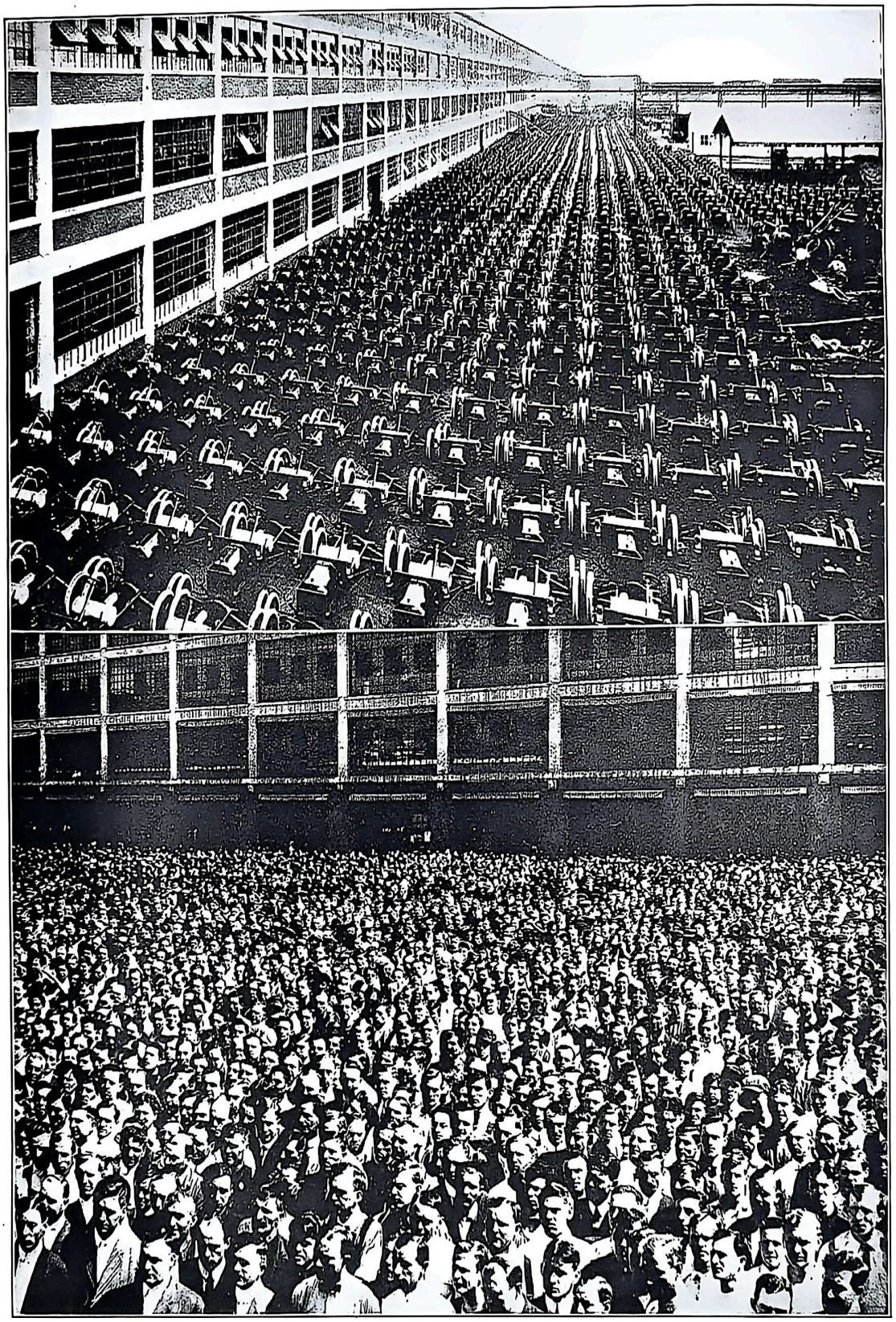
So much for basic facts of development and growth. But the automobile has reached its present position as a vital element in civilization not by reason of its intrinsic merit only. The methods of its merchandizing — its distribution — have been almost as astonishing as its force of numbers. The last decade, and especially the last five years, has seen a sort of automobile madness, not unlike the spirit of a gold "rush," but country-wide in its extent. Demand has more than met supply. People of every degree and every calling have clamored to buy and the men of the automobile industry have shown their greatest acumen not by merely supplying the demand but by stimulating the already eager appetite. Some of the means by which this has been accomplished would never have been so successful had not the longing to own a motor car already been aroused spontaneously.

Of all these means, the "annual model" propaganda has been undoubtedly the most remarkable. Something which originated in the mechanical necessities of a new art was elevated almost into a creed and has been kept in that exalted position long after its necessary elements had passed away.

The process has been something like this: Early in the business, when motor cars were crudities whose performance under conditions of practical use was still in doubt, improvements were many, rapid in succession, and radical. It became the custom to gather the accretions of progress during twelve months and then embody them in a new model, which at first was put on the market with the beginning of the new calendar year and bore that date as its title. But the custom of announcing a new model every year did not stop when the motor car had been practically standardized. It went right on — with this change: that the time of bringing it out was pushed farther and farther back into the year which preceded its date. Improvements undoubtedly were made every year — interesting modifications, more and more concerned with ease of operation and comfort of occupant, but not vital in the sense that the improvements of the early years had been vital.

The changes in every succeeding type continued to grow less and the period of the year continued to grow earlier until, with the coming of the 1914 models, practically no mechanical novelties were to be seen (with a few individual exceptions) and many of the cars labeled "1914" were announced in the early summer of 1913 and some of them were on the market by mid-summer of last year.

But the result of these yearly changes in model has been that the public has acquired a state of mind toward automobiles that is similar to the state of mind of women toward changes of fashion in dress.



EVIDENCES OF A MIGHTY INDUSTRY

PART OF ONE DAY'S OUTPUT OF ONE COMPANY (1,000 CARS) AND PART OF THE DAY SHIFT OF THE FACTORY. LAST YEAR MORE THAN A FOURTH OF A MILLION AUTOMOBILES OF ALL MAKES WERE SOLD IN THE UNITED STATES. AT AN AVERAGE PRICE OF $900, THE VALUE OF THESE CARS WAS APPROXIMATELY ONE FOURTH OF A BILLION DOLLARS

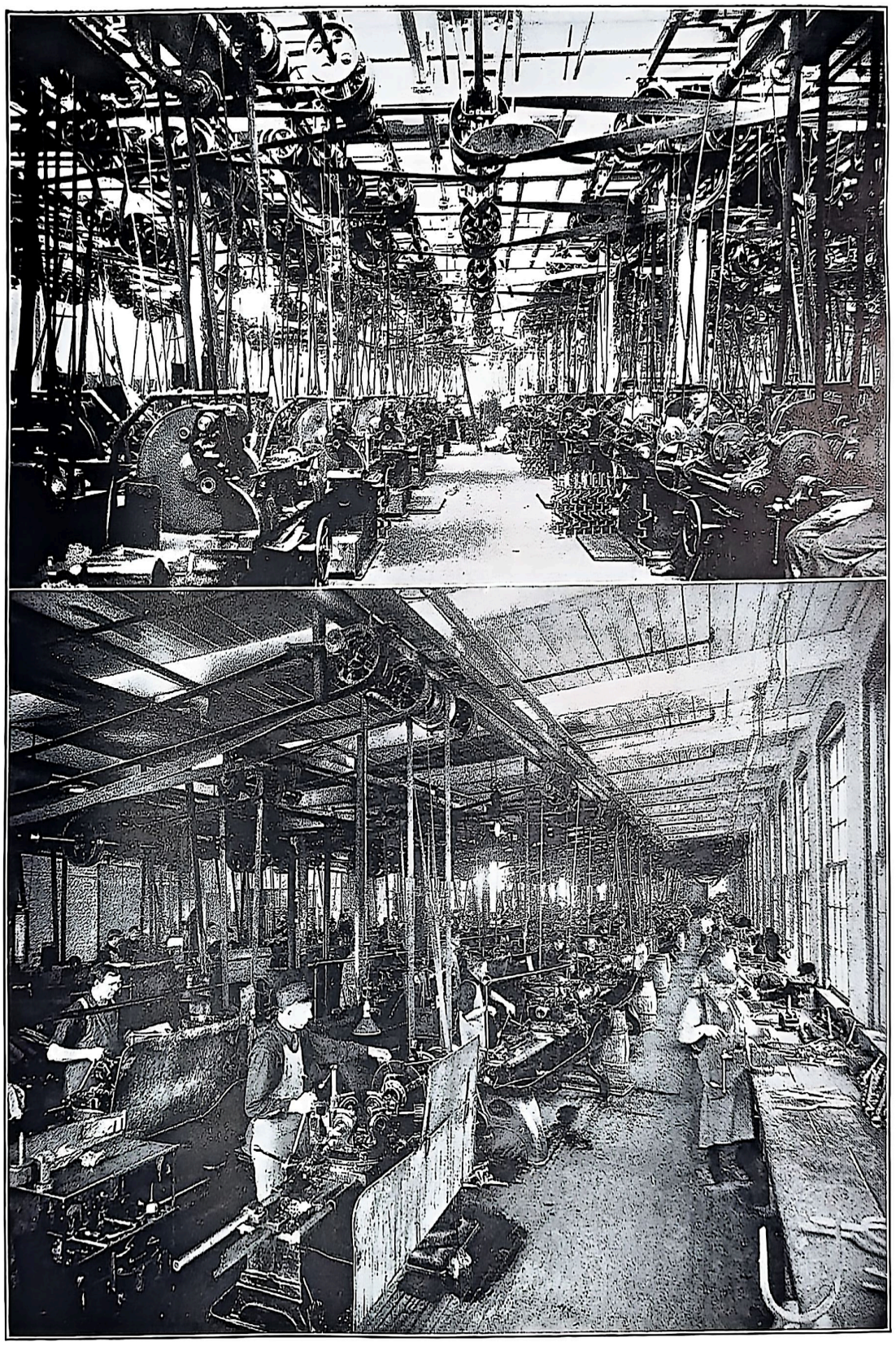
"Last year's car" has come to be as much a phrase of reproach as "last year's hat." A machine that cost $1,000 or $5,000, after not more than a year of service — and often after much less — is "antiquated" because the "new model" is out, and is depreciated in sale value by about 50 per cent. for that reason. Of course, the car is not antiquated for practical purposes, as is proved by the record of the many machines that have run satisfactorily for five or more seasons and show from 50,000 to 100,000 miles of travel on their logs.

Of course, too, this custom of discarding a car for any reason less important than mechanical breakdown or hopeless shabbiness is economically unsound. Though the custom has contributed largely to the enormous sales of automobiles, far-seeing manufacturers realize that it cannot continue forever to be the basis of expansion except, perhaps, of the sale of those cars that are designed to meet the caprice and the luxurious tastes of the rich.

Another economic anomaly of the automobile business is engaging the attention of manufacturers and salesmen alike. This is the extraordinary cost of marketing — another example of the almost universal modern problem of distribution. This condition is partly to be explained by the scale and method on which the motor car business has been conducted by the retail dealers in large cities. It is almost a truism to say that the profit in the retail automobile business increases in direct proportion to the smallness of the community in which it is carried on. In several of the large cities, of which New York is the most conspicuous example, the profits to dealers in automobiles come almost entirely from their sales as wholesalers — as distributors to subdealers and agents — rather than from sales at retail. In many

"CURING" AUTOMOBILE TIRES

ALLOWING ONE SET OF TIRES A YEAR FOR EACH OF THE MILLION AUTOMOBILES THAT ARE NOW IN USE IN THE UNITED STATES, AND ESTIMATING THEIR VALUE AT THE VERY LOW PRICE OF $80 A SET, THIS COUNTRY SPENDS $80,000,000 YEARLY FOR TIRES



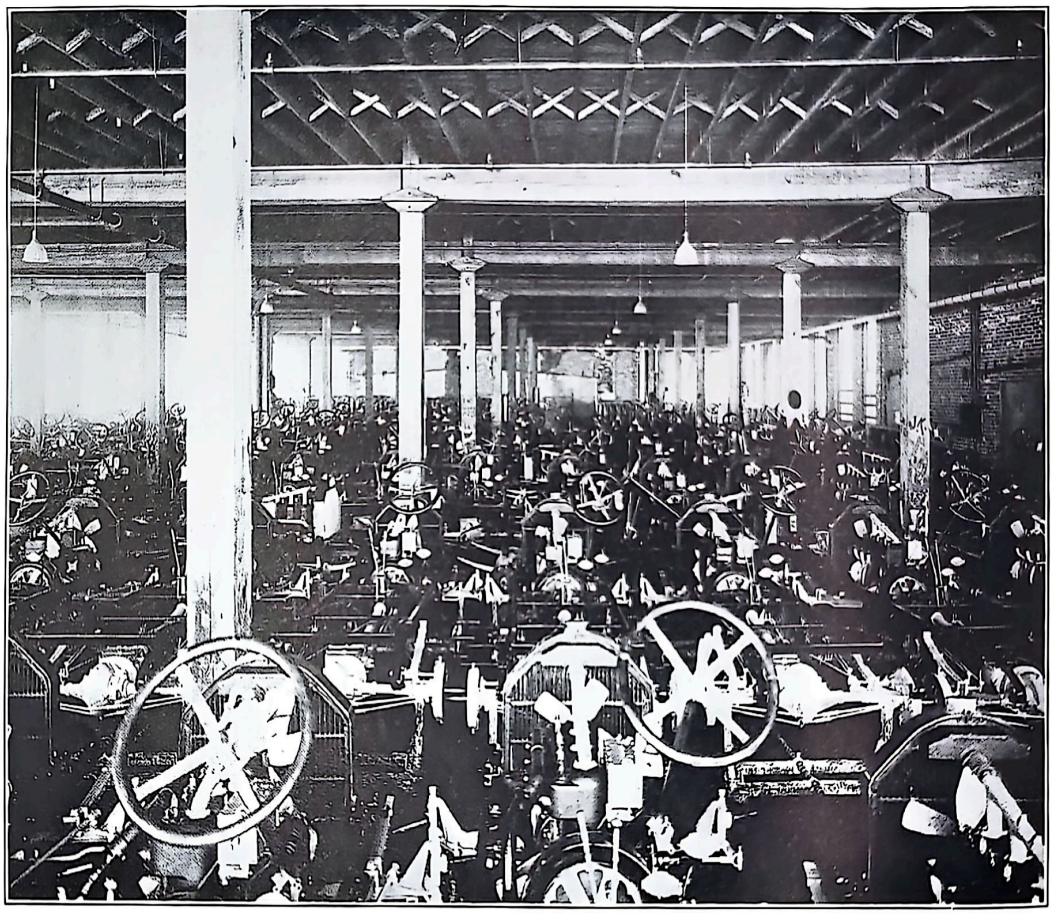
WHERE MOTOR CARS ARE MADE

MANY HUGE MACHINE SHOPS LIKE THESE WORK DAY AND NIGHT TO TURN OUT THE PARTS OF AUTOMOBILES. THEY REPRESENT AN INVESTMENT OF MANY MILLIONS OF DOLLARS

cases the retail end of the trade is carried on at a substantial loss. This is due, among other things, to the extremely expensive method of doing business and to the practice of taking cars of one's own or another brand in trade.

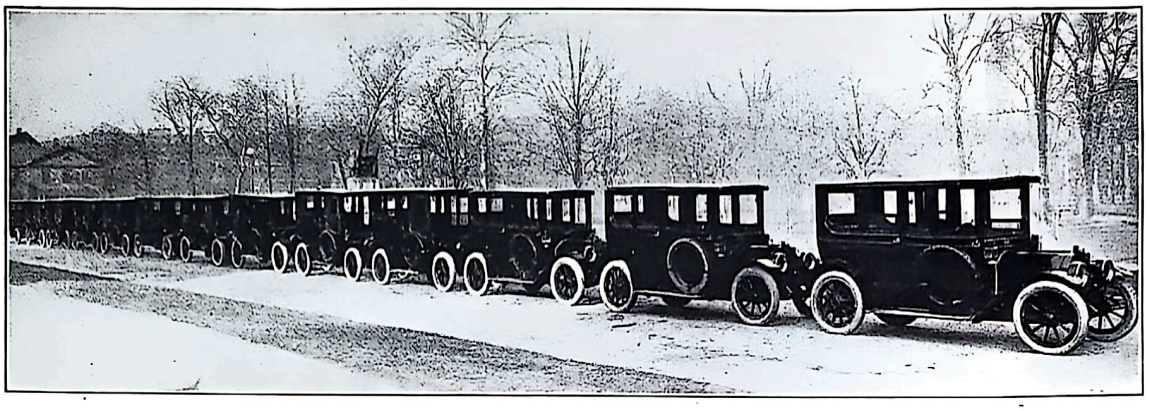
The "overhead" cost of retailing automobiles is perhaps the most uneconomical aspect of the business. I have heard that it costs one of the leading companies $78,000 a month to do business at its retail branch in New York City. It maintains a large building on Broadway with an enormous and magnificently appointed salesroom and a big force of salesmen. Motor car salesmen, most of whom work on the commission basis, are expensive. They make from $6,000 to $9,000 a year on the average in the more popular makes of cars. Most companies along New York's "Automobile Row" on upper Broadway employ about five of these salesmen apiece.

The commissions of five salesmen at $7,000 apiece amount to $35,000. When to this sum is added such yearly rental as $24,000, $18,000, or $10,000, one begins to see how the overhead adds up. The rents I have cited are a few that I know about on Automobile Row. One of its buildings, with an elaborate salesroom, rents for about $4,000 a month. Many of the larger agencies, those which pay the higher rents, are not content with the average of five salesmen. One agency, which pays $24,000 a year for quarters anything but extensive and not at all pretentious, has nine salesmen who average, it is safe to say, $7,000 a year apiece. Here, then, is a fixed charge, without going into any other items of expenditure, of $87,000 a year. This agent gets as commission 25 per cent. of the list price. This is the usual allowance, although in one or two cases the discount runs as high as 40 per



CARS NEAR COMPLETION

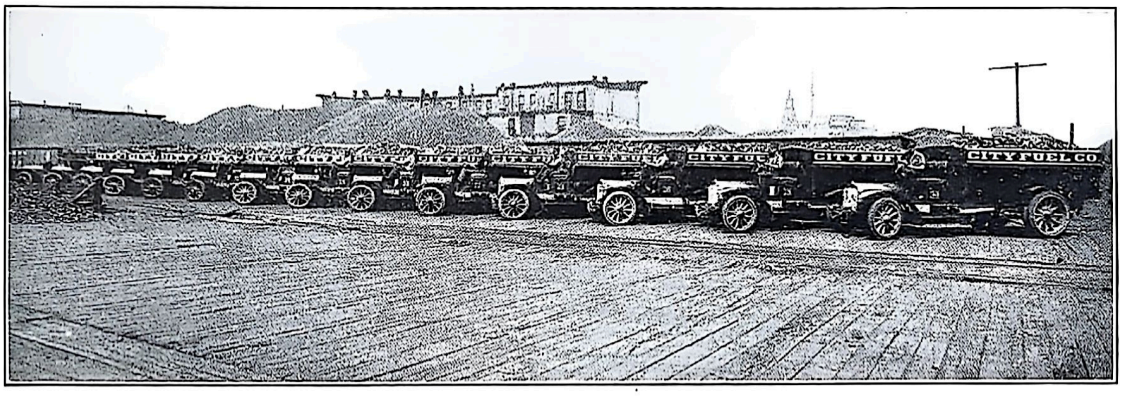
A CHASSIS ASSEMBLY ROOM, IN WHICH THE ENGINE, FRAME, AND WHEELS ARE PUT TOGETHER



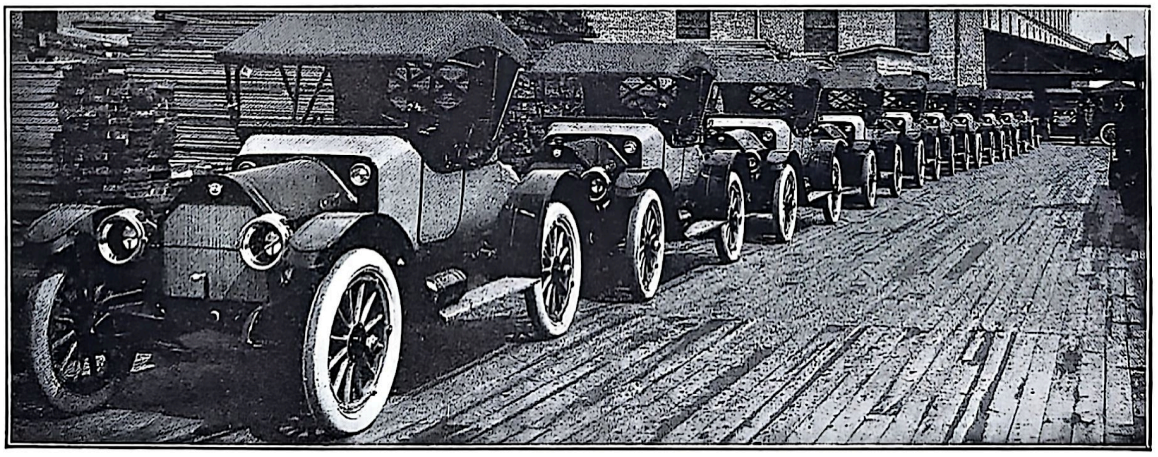
CARS THAT HAVE TRAVELED A THIRD OF A MILLION MILES
AUTOMOBILES NOWADAYS ARE MADE TO LAST MORE THAN ONE YEAR

cent. plus 5 per cent. The car that he sells is listed at about $2,000. Thus about one hundred cars must be sold in order to offset the two items of rent and salesmen. Now the dealer in a small town, who sells the same car, gets the same commission. When one considers the comparatively low overhead he has to meet it is not hard to see why the retail end of the business is more attractive in a small town than it is in a big city.

But rent and salesmen are not all the overhead cost. Service must not be forgotten. The so-called "factor" or overhead for service to the purchaser is high. There must be a building with adequate

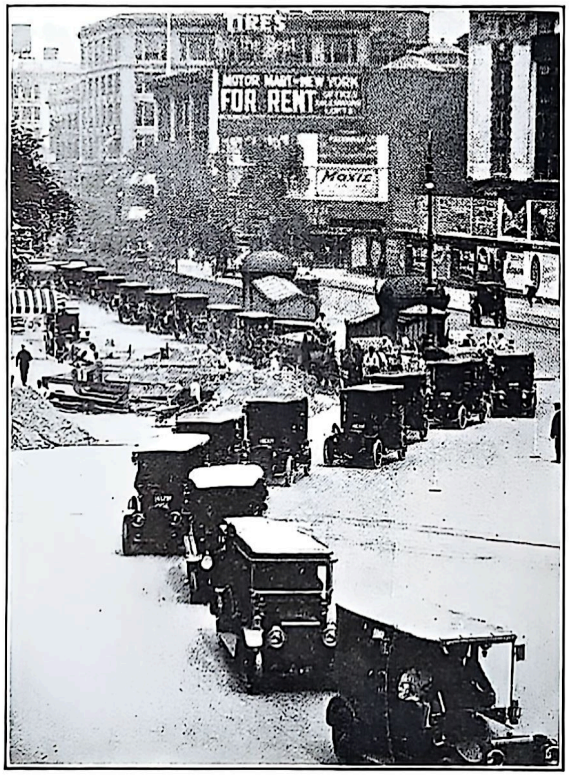


FIFTEEN TRUCKS THAT REPLACED SEVENTY TEAMS
ABOUT 50,000 COMMERCIAL AUTOMOBILES ARE NOW IN USE IN THE UNITED STATES



ONE DAY'S SHIPMENT FOR THE USE OF ONE HARDWARE COMPANY'S SALESMEN

HORSELESS NEW YORK



A STREAM OF AUTOMOBILES
PASSING COLUMBUS CIRCLE, IN NEW YORK CITY

facilities for repairing, etc. A charge for labor of 65 to 70 cents an hour is said to be not enough to pay a profit — in New York, at any rate. The service manager, meantime, gets about $4,000 a year and his assistant gets about $3,000. By many companies, concessions in service far beyond the period of guarantee are allowed. By a few, the service item is allowed to reach astonishing proportions. For example, service cost one large company, which went out of business last year, much to the surprise of all except those "in the know," $7\frac{1}{2}$ per cent. of its gross business. Its advertising cost only 4 per cent. and its selling only 7 per cent.

Last, but by no means least, comes the question of trading. Dealers differ more, perhaps, in their attitude toward the trading problem than on any other point. Many of them count on a loss of 5 per cent. for trading. With some, the loss is so great that it eats up nearly all profit. A few have taken a brave stand in the matter and refused to take any car in

THE NEW "NIGHT HAWKS"

trade. If you have a car of their own or another make which you wish to be rid of on buying a new one, they will take it and sell it for you for the highest price they can get, but they will not guarantee either sale or price and they charge you the full price for a new car. This is far from the general custom, however. It has been said in irony that the automobile dealer is more frequently the buyer than the seller when he disposes of a new car, which is to say that the man who trades in his old car gets the best of the bargain. Instances of astonishing allowances are on record. For example, a man was allowed $4,000 on a car that was six months old which had cost, when new, $4,500.

Many a dealer has his basement or his storage place full of "used" cars, taken in trade, which are veritable white elephants. The depreciation in market value of cars of this type is enormous and they are in every sense undesirable to him. But the bugbear of the annual model has its influence here, especially toward the end of

A FUNERAL CORTÈGE
THE HEARSE AND EVERY CARRIAGE AN AUTOMOBILE

THEIR OWNERS WERE WATCHING A HORSE-RACE

the season. It leads the dealer into making trades at allowances out of all proportion to the value of the car. Suppose, for example, he has five cars on hand two weeks before the new model is to come out. His contract with the factory has forced him to take delivery of them. He must move them at almost any cost in the two remaining weeks, for if he does not their value will drop like a plummet. Consequently he trades with an abandon that is costly.

With all the obstacles that I have enumerated to combat, it would seem that it could only be a losing game to be an automobile dealer in a big city. That it has not been so in many instances has been due to the dealer's profits in his other function of wholesaler. In this field he has practically no overhead. He takes his profit quickly and can reckon it without deductions. But at best his business has not been of the bonanza kind.

On the other hand, the manufacturer has very generally made a large financial success. His problems are less complicated. It is a problem primarily of simple multiplication. It is not here implied, of course, that the physical side of manufacturing a motor car is simple; I refer to the business side for the manufacturer. The list price of most cars is just double the cost of manufacture plus factory overhead. If the list price of a car is $2,000 it is reasonably safe to estimate that $1,000 represents the total cost of making and the factory overhead, and that out of the other $1,000 is paid the profit after the advertising, selling, and administrative overhead charges have been deducted. And the profit remainder has been large in a great many cases.

And there is every indication that it will continue to be so for many years to come, even if the era in which production increases yearly by 25 to 100 per cent. is at an end. It is no longer necessary to argue with the public that the motor car is a good and necessary machine; its status as an immensely important — almost indispensable — part of modern life is established. The industry may be expected to adjust itself to this change of attitude, just as it will adjust itself to more moderate growth. Many of the odd and unwise practices of the past may be expected to lapse in the process of adjustment, and the automobile industry will gain and not lose caste thereby.

Interesting modifications of the type of car to suit the market, rather than the education of the market to suit the type of car, will be part of this process of adjust-

AS UNIVERSAL IN THE COUNTRY AS IN THE CITIES

ment. The introduction of the small car and cyclecar is full of promise. Economy is the chief purpose of these vehicles: economy of original outlay and hence lower depreciation; but still more important, economy of up-keep.

Undoubtedly there will always be a considerable number of people who will desire the type of motoring that is synonymous with the large, powerful, and expensive car and who will be willing to pay the piper; but, in the nature of the case, there will always be a larger number of people who cannot afford motoring of that type but are not the less desirous of motoring. People of very limited income can realize their dreams now and will be able to realize them even more fully and easily as the types of small automobiles multiply. Transportation by automobile at the rate of 2½ cents a mile is now possible. The cost of a year's travel in one of the new small cars, taking a mileage of 15,000 for the year, has recently been worked out. This car, which costs just under $400, is in no sense freakish although it is small, and it is a miniature automobile rather than a cyclecar. The figures include all the proper up-keep charges:

YEARLY COST OF OPERATION OF A NEW SMALL CAR

	Cost per mile
Gasolene, 25 miles to the gallon at 20c a gallon	$.008
Oil, 800 miles to the gallon at 60c a gallon	.00075
Tires, one set at $12 apiece	.0032
Repairs, $50 a year	.0033
Insurance, covering fire and theft	.00066
Depreciation, 25 per cent. a year	.00666
Interest on investment at 6 per cent. a year	.0016
Total cost per mile	.02417

There is no indication that the maker of or the dealer in the larger and more expensive cars feels that his sphere of usefulness is to be abolished, but if the ratio of one car to every one hundred of population is to be increased very largely it must be by automobiles of a type which makes possible operation on a scale something like that of the little newcomer.

"DRUMMING" REVOLUTIONARY CHINA

FURTHER ADVENTURES OF AN AMERICAN GUN AGENT IN THE FAR EAST

BY

BARTLETT G. YUNG

[*Last month, Mr. Yung described his exciting experiences in the interior of China when he passed through the lines of the opposing loyalist and revolutionist armies, his interview with President Yuan Shih-kai, and his appointment to be director of the Kwang-tung Arsenal. In the article that follows, Mr. Yung tells about his work at the arsenal, where he was in command of 500 soldiers and 2,000 mechanics; and about his arrest and sentence to death without trial by the secret police of Peking. . . .* — THE EDITORS.]

II. IN THE HANDS OF THE SECRET POLICE

I REMAINED in charge of this arsenal for eight months and made many warm friends among the Cantonese, whom I regard as so far superior to the Northerners in mental equipment and enterprise as to be practically a different race. Three interpreters were allowed me, and I was given the rank by brevet of major-general in the Chinese army. Five hundred soldiers and two steam launches were also under my orders.

Without boasting, since in similar circumstances I am quite aware that any American or foreign-trained factory man could have accomplished equal or better results, I may say that the Kwang-tung Arsenal almost doubled its output of rifles, machine guns, and cartridges at considerable reduction of cost per unit and with great betterment of quality of product.

If Cantonese mechanics ever get a fair chance to compete in the skilled labor markets of the world, many people will change their present opinion of the Chinese. They have never had a chance either at home or abroad.

The following is a list of the specific reforms which I introduced into the Kwang-tung Arsenal:

(1) Reformed the purchasing system to an open tender basis.

(2) Put in a modern cost system.

(3) Segregated the tool-sharpening department.

(4) Created a proper inspection department.

(5) Cut down the cost of production and increased the output at the same time by introducing the profit-sharing system of wages which is in use in American factories.

(6) Wrote out regulations and put the factory system into writing.

(7) Decreased the weight of the rifle.

(8) Designed a new and lighter tripod for the machine gun, giving greater accuracy of aim and greater range of elevation.

(9) Sold the waste products and used the money for increasing the cartridge-making machinery.

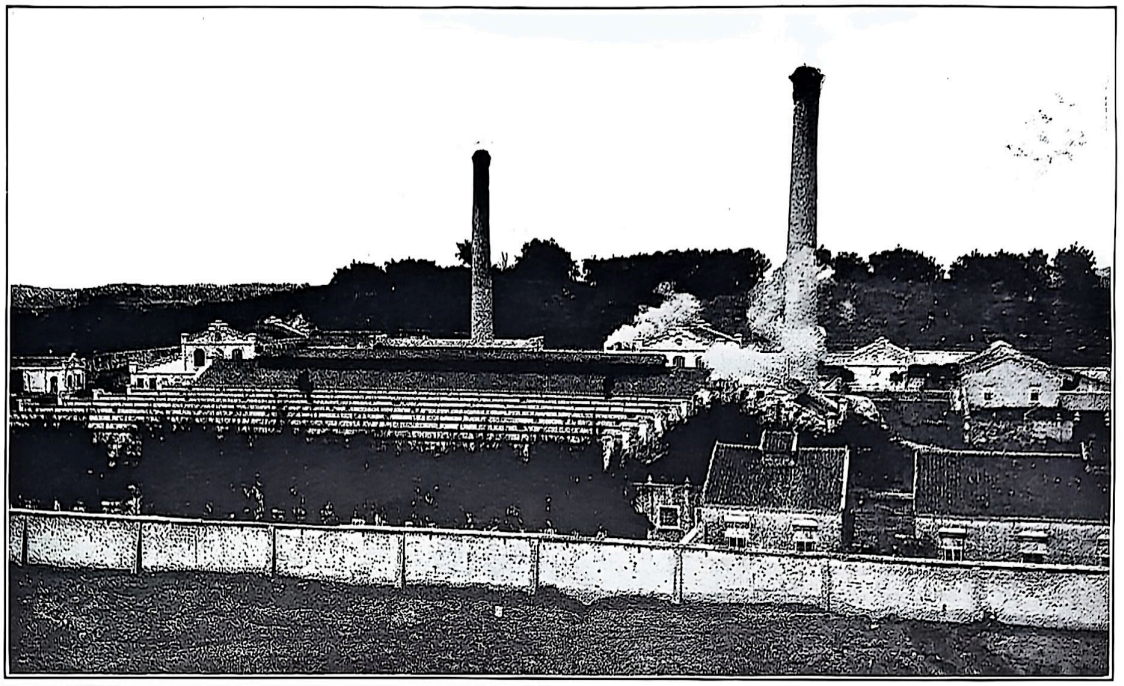
(10) Saved five years' supply of black powder by re-equalizing spoiled powder with saltpetre.

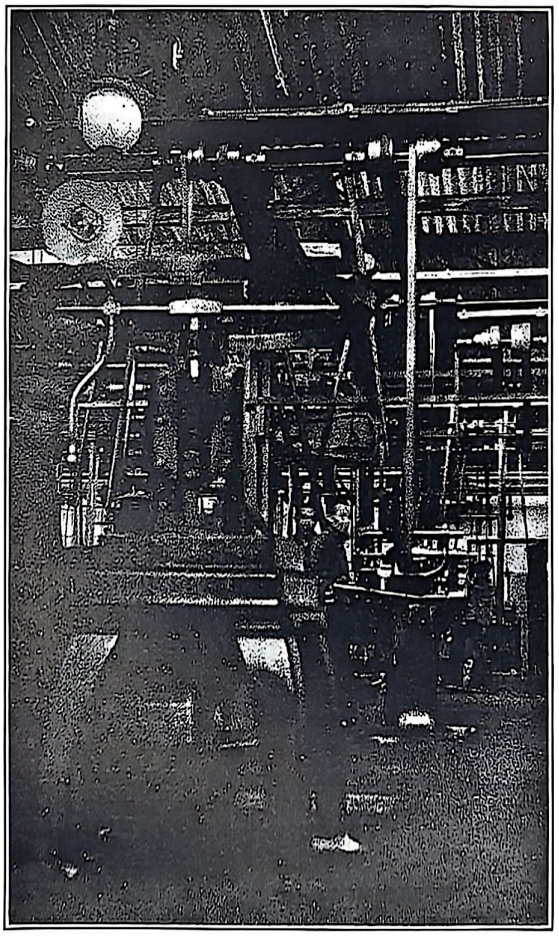
(11) Installed a modern stock system for rifle parts.

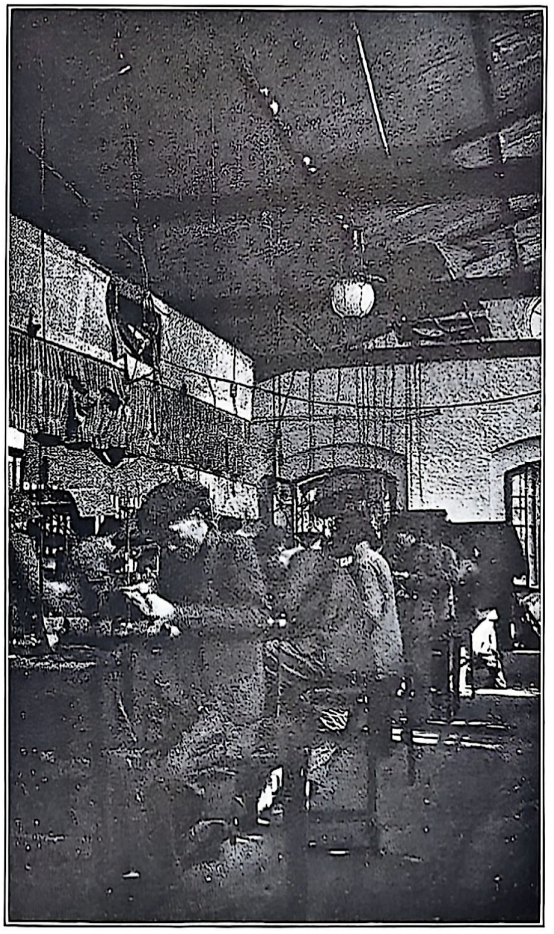
(12) Reformed the shop practice, enforced discipline among the workmen, and stopped corrupt practices.

MR. YUNG

While I was in charge of the

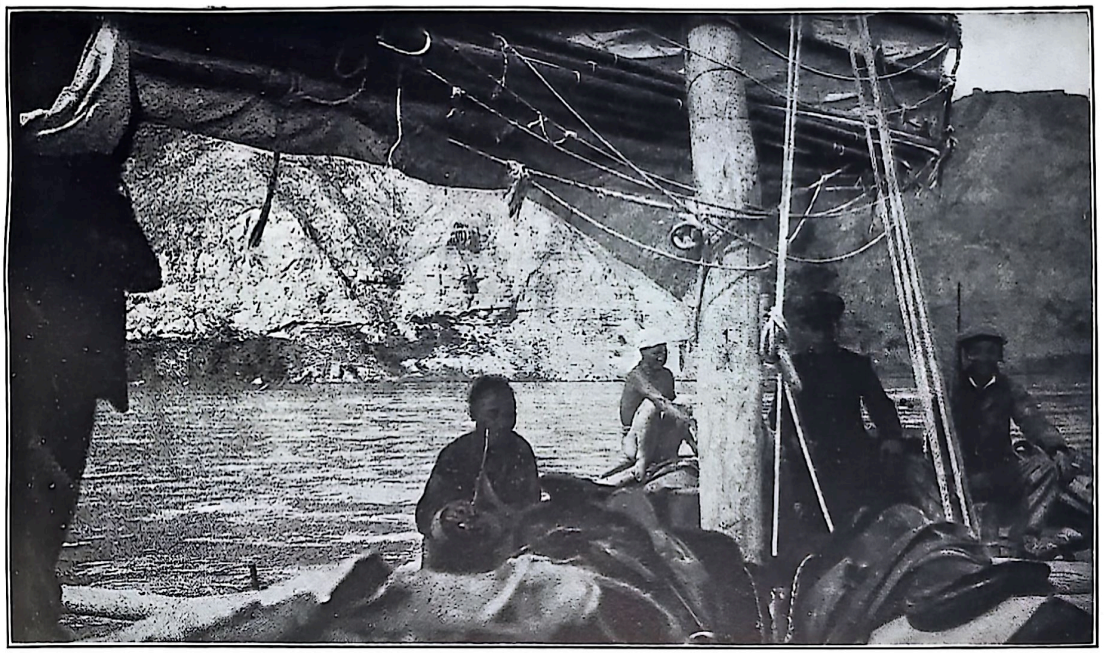






THE ARSENAL AT KWANG-TUNG

THIS COMPLETE MODERN PLANT FOR THE MANUFACTURE OF ARMS AND AMMUNITION WAS BUILT BY THE AGENTS OF THE KRUPPS AT A COST TO CHINA OF $4,000,000. MR. YUNG BROUGHT IT BACK FROM DISREPAIR TO A HIGH STATE OF EFFICIENCY FOR THE USE OF THE REPUBLICAN GOVERNMENT



THE VOYAGE ON "CHINA'S SORROW"

ON MR. YUNG'S RETURN FROM THE FORTRESS OF TUNG-KUAN PART OF THE JOURNEY WAS MADE BY BOAT DOWN THE YELLOW RIVER

EMBARKING THE MACHINE GUN

ON A STEAMER FOR PART OF THE JOURNEY TO HANKOW TO EXHIBIT IT BEFORE THE VICE-PRESIDENT OF CHINA

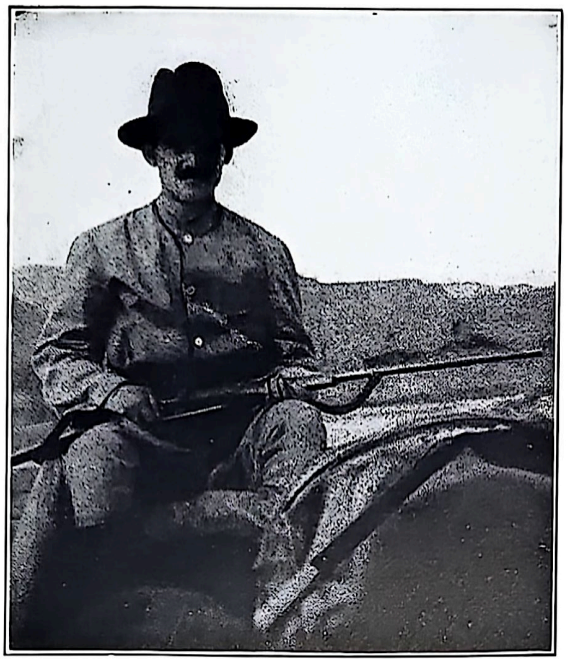
Kwang-tung Arsenal I had an opportunity to see something of the social life of China. The Chinese disregard almost entirely the maternal side of the family, so that I now was permitted to enjoy the pleasant side of social life because I was looked upon by the Cantonese as one of their own people; I insert here a letter received at this time from Admiral Tsai Ting Kan, at Peking, which gives, perhaps, local color to my somewhat unusual situation:

Office of the President.
Peking, May 9th, 1913.

My dear Mr. Yung:

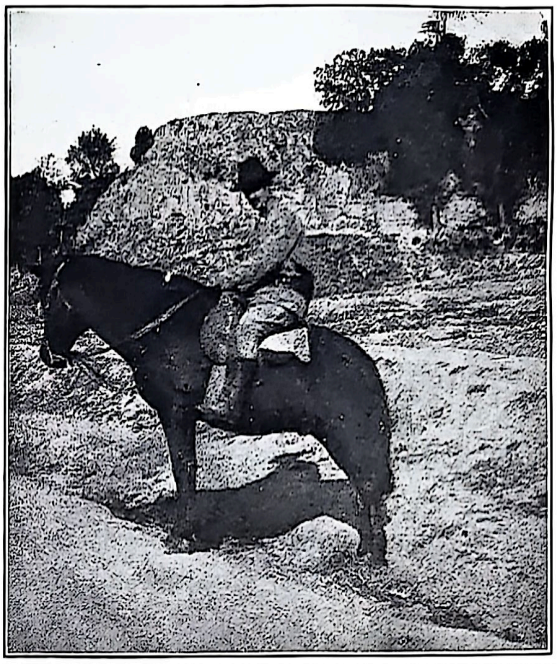
Thank you for your letter of April 9th. I am delighted to learn that you are getting on swimmingly in Canton, which I may say is your own province and in which you have family connections and many friends. Under such circumstances you naturally like the Cantonese better than any of the other provincials in China.

In your reorganizing work in the Arsenal you are bound to rub some fellows on the wrong side of the back and make a few enemies. Somebody said that when a good flint is struck it invariably gives out sparks and that if it did not it would not be a flint. It is the sign of a strong character. Press on with your good work and never mind the parasites.



AFIELD IN CHINA

SOME OF THE INCONVENIENCES OF TRAVEL BY BOAT AND HORSEBACK IN SEARCH OF A MARKET FOR AMERICAN GOODS IN THE INTERIOR



I do hope that Tutu Wu Hon Man will allow you to commence the manufacture of the army automatic pistols. You know I am keen on the subject and should like to see China be in an independent position in regard to the supply of such weapons.

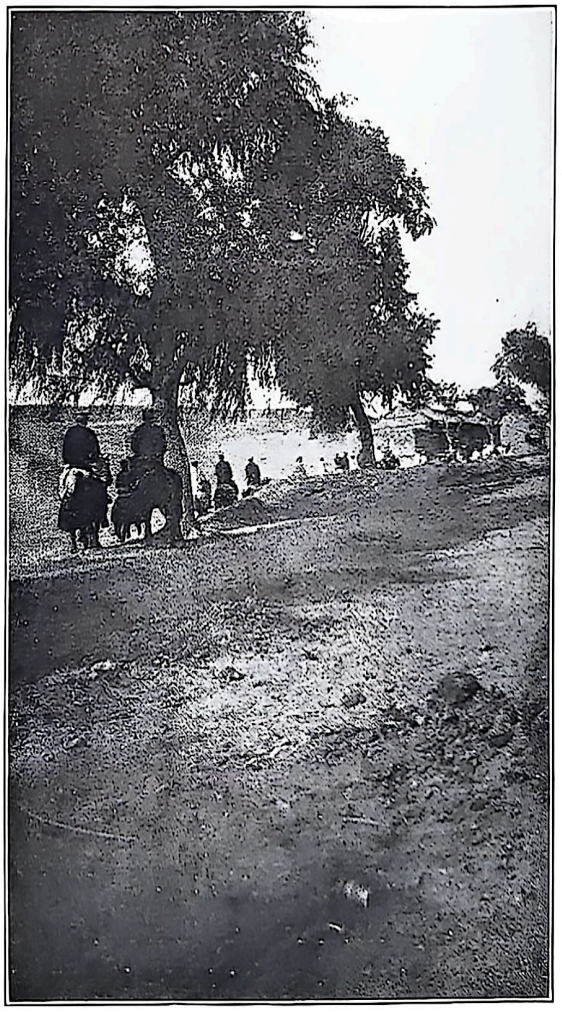
I hear negotiations with Russia on the Mongolian question are assuming a more satisfactory phase and that a military expedition is quite unnecessary.

How is your cousin Yung Sheng-kiu or Yung Hoi? He is a very old friend of mine and I am ashamed to own I still owe him a letter. I received a letter from the Honorable Wei Yuk of Hongkong in a matter connected with Mr. Yung Sheng-kiu. Please tell Mr. Yung I will not forget any opportunity that shall be favorable to him. Also kindly give my best wishes to Mr. Li Ki-tong and Dr. Kwan Shum-min of the Salt Inspectorate in Canton.

Hope to hear more often from you. With best wishes,

Yours sincerely,
(*Signed*) TSAI TING KAN

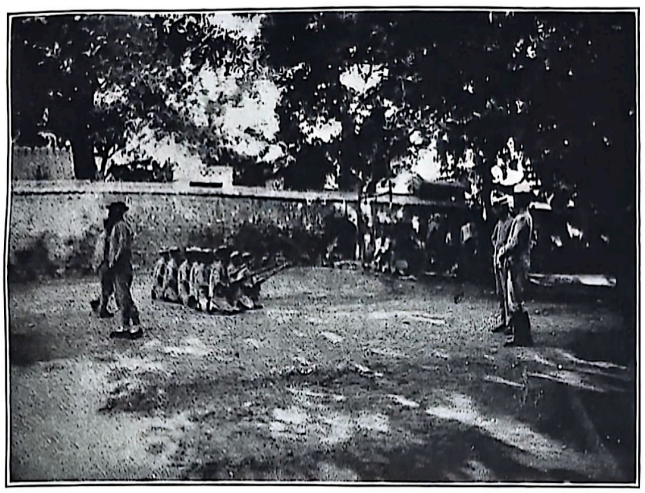
Mr. B. G. Yung,
Kwang-tung Arsenal, Canton.



AN ATTACK THAT FAILED

THE "BLUE" CAVALRY THAT THOUGHT BETTER OF CAPTURING MR. YUNG'S PARTY AFTER THEY SAW THAT THEIR RIFLES WERE READY FOR USE

On one occasion, during a two-days' holiday, I crossed the mountains back of Macao to visit the Ex-premier Tong Shao Ye, in company with my cousin and five other young Chinese men, all graduates



DRILLING A SQUAD OF CHINA'S NEW ARMY

of American colleges. We spent the first night in the village of one of the party, whose family, being wealthy, had built an extensive modern residence therein, with every modern convenience, and, to keep off the numerous robbers, had walled the village, had installed an electric lighting plant, search light, and Maxim guns, and a private guard for the house of twelve uniformed soldiers.

The following day we rode in sedan chairs under escort over the hills and were entertained at luncheon (delicious Chinese food this time) by Mr. Tong. I reached Macao after a long journey in time to catch the midnight steamer for Canton.

To return to my main narrative, however, I did not know at this time that the Kwang-tung government, or those at the head of it, were preparing a second revolutionary movement, but in looking back I now suppose that this was the reason why I was allowed a free hand in running the arsenal and placed over the scholarly, squeezing, long-nailed mandarins who had previously mismanaged it so grossly.

At all events the smash-up came suddenly. Kwang-tung declared independence. I resigned and quietly proceeded to Peking to make my report, whereupon Chan Kwing Ming, the new revolutionary Tutu of Kwang-tung, who had replaced my friend, Wu Hon Man, in office, ordered the arrest of my secretary to prevent him from communicating with me in Peking.

On my way to Peking I reached Shanghai just as the attack upon the Shanghai Arsenal commenced, and remained five days in that city, sleeping mostly during the day in my room in the Palace Hotel,

A TROOP OF CHINESE CAVALRY AND —
THE REPUBLICAN ARMY OF CHINA IS UNIFORMED AND EQUIPPED AFTER MODERN EUROPEAN STANDARDS AND

and spending the nights in witnessing the exciting attacks upon the arsenal and Chinese warships from points of vantage.

My connection with the Government enabled me to visit the ships and arsenal by launch, and I witnessed one night attack from the rebel side in company with some young fellows from the British American Tobacco Company. The latter occasion proved quite uncomfortably hot, as we were caught in a fierce fire from the governmental troops and were obliged to crouch behind such shelter as we could find in company with the rebel soldiers while the steel jacketed bullets sang around and over us in the darkness till almost three o'clock in the morning, occasionally finding a mark in some luckless soldier who tried to cross the roadway.

MODERN SOLDIERS IN ANCIENT CHINA

On the evening following this adventure I was seated upon the crowded roof garden of the Palace Hotel, safely within the International settlement, watching the fires which were numerous in the Chinese city, and listening to the battle and a dissertation by an authoritative looking fellow guest in the hotel during which he had just made the statement that he could take the arsenal with a corporal's guard of his fellow nationals, when a shell screamed close over our heads and burst in the public garden along the bund. Others followed it. We all bolted for the elevators, headed by the armchair tactician.

A week later I reached Peking and submitted a full, written report to my friend, Admiral Tsai Ting Kan, together with an inventory of the munitions of war in the revolted province of Kwang-tung. This report was given to the President's office, and a few days later I was thanked

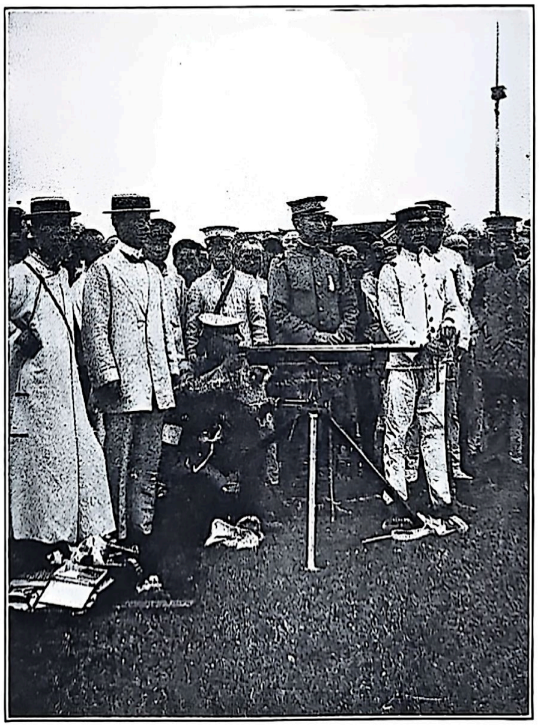
— A COMPANY OF CHINESE INFANTRY
IS SUPPLIED WITH ARMS AND AMMUNITION FROM GERMANY AND FROM THE GOVERNMENT'S OWN ARSENAL

ON THE ALTAR OF THE TEMPLE OF HEAVEN

THE PRESENCE OF FOREIGNERS AT THE MOST SACRED OF THE SHRINES OF CHINA UNDER THE MANCHU RÉGIME IS A STRIKING EVIDENCE OF THE CHANGES THAT HAVE TAKEN PLACE IN CHINESE SENTIMENT SINCE THE REVOLUTION

and requested to remain a short time in Peking.

Before relating the last and most exciting experience which I had in China, it must be explained that Peking at this time was under strict martial law, with the espionage system in full swing; and that the secret police, 15,000 in number, acting under the so-called martial court, had begun a veritable reign of terror among the citizens by the spiriting away of innumerable men, many quite loyal and innocent, to the military prisons, there to be shot without trial or the knowledge of their relatives and friends. Such a system, which lent itself to corruption, to robbery, and to the satisfying of private hatred, followed the collapse of the second revolutionary movement and flourished not only in the capital but throughout the provinces and has stained the hands of Yuan Shih-kai's government with the blood of many of its own loyal supporters, particularly of the foreign-educated student class.



A TRIAL OF THE MACHINE GUN

OFFICERS OF THE CHINESE ARMY TESTING THE RANGE AND ACCURACY OF AN AMERICAN AUTOMATIC RAPID-FIRING WEAPON

Shortly after reaching Peking I had taken a small Chinese house off West Hatamen Street and about a mile from the well-guarded legation quarter, and was living alone except for my Chinese servant or "boy", Liu, and a coolie.

One night, about eleven o'clock, I had reached my doorstep and, stepping out of the rickshaw, rapped on the door for Liu to let me in, when a man standing in the shadow of the doorway seized me by the left arm. Thinking it was a bold thief, I swung on the point of his chin with my right fist. His head struck the brick corner and he went down. At the same instant, dark forms surrounded me on all sides. Both my arms were seized. I remember getting in one effective kick on the man in front of me. Then something

struck my head from behind. The next I knew I was being dragged to my feet with my hands securely corded behind my back and a revolver held close to my head. I shall never forget the sinking, horrible sensation with which I realized that I was helpless in the hands of the Chinese secret police. Liu, who had in the meantime come to the door, was also seized and bound. The coolie was not to be seen. I counted sixteen of our assailants altogether, and a more villanous looking lot I have never seen.

Leaving some of the party to search the house, or in reality to loot the place, the rest placed us in their midst and hurried us through the dark streets. Demands for an explanation, or to be allowed to communicate with the American Legation, were answered by jerking the cord with which my hands were tied in such a manner as to cause the most intense pain. All the time I had a feeling as of one captured by unreasoning gorillas. We entered and traversed a part of the Forbidden City, all the time getting farther and farther from the legation quarter. At length, thoroughly exhausted, I was dragged into the great military prison in the western city. This place has an evil reputation, as when once a man has passed its portals he is seldom seen again alive. Chains were placed on our legs.

BLUFFING A CHINESE JAILER

My knowledge of the Peking dialect was sufficient to enable me to give the officer, a fat old man with a cruel but cowardly face, to understand that he had got hold of an American citizen and that as soon as I was missed responsibility would be fixed on him. This remark, though only a desperate bluff on my part, caused the cowardly old rascal's face to change just a trifle. Just then my suitcase, with most of my papers and my two fully loaded automatic pistols, with the man whose head I had knocked against the brick wall, were brought in. The detectives also vowed that I was a desperate character. Knowing something of the Chinese character, which is diametrically opposite that of the American, I announced boldly that if I had had my guns in my hands at the time they attacked me not one would have been left alive since their clothes looked like robbers and their faces more so. This speech, which would have cost me dearly if I had been speaking to a similar gang of white cut-throats, caused all the men about me to regard me with more respect.

TO DIE WITHOUT TRIAL

A squad of uniformed soldiers mounted guard over me while the fat officer who was the superintendent of the prison consulted with his lieutenant over my papers, and questioned my boy Liu. I gathered from their conversation, all of which I could not understand, however, that orders from above called for my death without a trial. No fault could be found, however, with my papers, which included an arms permit from the Ministry of War, and my American passport. The latter, being in English, they could not read. I explained its nature and added that if I were shot in the morning the President, who knew me, also my good friend Admiral Tsai, as well as the American Legation, would make it hot for the man responsible, and although I knew he was only acting under orders, he would probably be made the scapegoat. This rang so true as visibly to affect the old fellow.

I was not put with the other prisoners, but was placed under a guard of seven soldiers in a separate room, with the boy, and the chains were taken from my legs. I was, of course, badly scared, and considered my case to be desperate, for three reasons: In the first place, no word of my arrest could, I thought, reach my friends in time to save me. Second, such a bold seizure would not have been made unless foul play were intended. Third, I did not know how high up in the web of Oriental intrigue my enemy sat. Perhaps Yuan Shih-kai himself, who had seemed so friendly, and whose name I had invoked to impress the prison superintendent, would, even if reached, turn a deaf ear. With such gloomy reflections I lay on the brick "kahn" of my cell till daybreak. Both Liu and myself were filled with fears of the five o'clock shooting squad. The morning wore away, every minute seeming

like an hour, and still nothing happened. The guard, once relieved, kept us under closest surveillance. The afternoon drew along. Meanwhile, unknown to me. the wheel of chance had turned in my favor. At the moment of my arrest, my house coolie had slipped out through a side door unobserved and had run to Diedricksen & Company, the firm to whom our agency had been given. The resident engineer, a German gentleman of many years' experience in China, grasped the situation at once. At daybreak he had notified Admiral Tsai of my disappearance.

That villainy in high places was afoot seems likely from the fact that every obstácle was placed in Tsai's way while he was trying to find me; but at last he did find me, and reported the case, as he himself subsequently told me, to the President. My release was ordered at once, taking effect at 5 o'clock in the afternoon.

The reason that I escaped execution the morning after the arrest hung on an even slenderer thread. My foreign appearance, the regularity of my papers, and my remarks to the effect that he would be made the scapegoat if a mistake had been made had worried the prison superintendent. He decided to consult his superior before carrying out his orders. This gentleman, like most of his kind in Chinese officialdom, was not an early riser. When he did arise, the first thing he received was an urgent telephone inquiry from Admiral Tsai as to whether a foreigner had been arrested by the secret police or not, and if he had, where was he.

Needless to say, I hastened to conclude my business in Peking, and gave my nervous system a change and rest, proceeding on around the world toward home by way of the pleasant Singapore, Indian Ocean, and Suez Canal route.

THE SWING-TEAM BOSS

ADVENTURES IN THE WORK OF CARRYING THE SCHOOL TO THE CONSTRUCTION CAMP OF THE NEW RAILROADS ON THE WESTERN FRONTIER OF CANADA — A SUCCESSFUL PLAN TO EDUCATE FOREIGN LABORERS AND TO ATTACK THE EVILS OF ILLITERACY AND OF THE SLUMS AT THEIR SOURCE

BY

ALFRED FITZPATRICK

ABOUT thirteen years ago a new organization, the Reading Camp Association of Canada, began an important public work. Its idea was to introduce the rudiments of education into all the frontier settlements of the Dominion. Scattered all over the country, especially in the lumber regions and along the construction lines of the new transcontinental railroads, were small groups of men, largely foreigners, who had few points of contact with civilization. These men were mostly illiterate. Their pleasures, when they had any, were usually of a somewhat elemental kind. The Reading Camp Association engaged young men of education, for the most part college graduates, and sent them into these primeval districts. These young men devoted their energies to teaching English to the foreigners and to supplying reading matter to such as already had the English rudiments. Thousands of illiterates, through their ministrations, have learned to read and to write.

These traveling schoolmasters have already accomplished a remarkable work. Externally they carry few traces of the pedagogue; they dress in the frontier costumes of their pupils, eat their fare, sleep in their huts, enter into their amusements, and frequently even take part in their rough daily labors. There are now seventy college men engaged in this way. They are scattered all over the camps in

the Dominion, from Ontario to the depths of Alberta and British Columbia. An expedition last spring to one of the Grand Trunk camps, not far from Fort George, British Columbia, gives a fair idea of the difficulties and the practical results of these educational pioneers.

Mr. J. E. McKerrie, of McGill Medical College, and Mr. R. J. Lovitt, of the University of Toronto, had a long and adventurous trip before they arrived at the scene of their operations at Fort George. The latter part of the journey, from Edmonton, Alberta, where the Grand Trunk Railway ends, they had to make in scows up the Fraser River. Several times they barely escaped destruction in the swollen river; overturned scows, with men struggling in the water, long marches through the forest, and lively experiences with drunken Finlanders — these things became the commonplaces of their expedition. When, after several weeks, they arrived at the scene of their labor, Fort George, one joined his fortunes with the two hundred men engaged at Foley's Cache, a typical railroad wilderness camp, and the other at a similar near-by camp managed by the same company. In a few days they became full fledged railroad laborers. They did everything from "skinning" mules to building a dump — "skinning" being the descriptive name for driving. Mr. Lovitt's work at first consisted chiefly in assisting in unloading scows. This employment proved strenuous, as the bank of the river at the Cache is high and steep. As Mr. Lovitt himself wrote, "My occupation, though possibly not aristocratic, is healthy and of the kind which brings the bigga de mus' to one's arm." For the first week his endurance was tried to the utmost. However, he stuck to it and won the esteem not only of the company but also of his fellow navvies.

THE INFLUENCE OF A PHONOGRAPH

It was not until evening that the real work of instruction began. The teacher had the same handicap of tired muscles and rather inactive brain that the men had. But a great initial disappointment awaited him. He had fitted up his tent neatly, had made tables and benches, had adorned his walls with maps, pictures, and blackboard; had almost a conventional school room. And then not a soul came near it except the blacksmith, Jean Trudeau, and an old friend, George McDonald, "the swing-team boss," who had developed a warm affection for the instructor and a great enthusiasm for his work. This was the man whose ingenuity had many times swum his team across rivers and had always proved ready in emergencies in the last stages of the outward journey and now he again showed himself resourceful. Taking pity on Lovitt's dejection and disappointment, he quietly drew out the nail which secured the blackboard to the frame of the tent, put the brush and some pieces of chalk in his pocket and, taking the board and maps in one hand and the phonograph in the other, said to the instructor:

"Bob, you bring the pencils and scribblers and records and let's go to the dagoes' bunkhouse."

The move at once appealed to Mr. Lovitt. The two young men were greeted with smiles and unintelligible sounds as they stepped in. One big Florentine, Michael Angelo by name, swept aside the cards they were playing and motioned McDonald to put the phonograph on the table. McDonald wound it up and started it. The record that Lovitt had intended to greet the foreigners in his tent with was "Home, Sweet Home;" it was in place on the machine. Every one recognized the tune. Not a word was spoken. When it stopped the Florentine got up, went over to the table beside McDonald, and caught hold of the crank, pausing a moment as though waiting for permission. McDonald nodded and the instrument was started again. The old familiar tones started reminiscences in the hearts of the home-loving Florentine as well as in those of the Canadians. The song had to be repeated four times before all were satisfied. After several other selections, including songs in their native tongue, the Italians believed that they had found two friends.

In a moment Michael grasped the meaning of the blackboard and pointed to a part of the shack in which to place it. As soon as the board was in position Lovitt

approached the Florentine, who seemed to be a leader among the men. In a minute the first lesson was under way. Lovitt took hold of one of the buttons of the Italian's shirt — he had on neither coat nor vest — and asked:

"What is that?"

Michael immediately answered, "*Bottone.*"

"Button," said the instructor.

"Booten," essayed the foreigner.

Lovitt wrote the word on the board, pointed to it and pronounced it. Michael was again asked what the word was and once more replied, "Booton," but after another trial he could give the pronunciation correctly.

Lovitt wrote on the board the names of familiar objects in the bunk house — sock, coat, sweater, shoepack. He touched an article, named it, then wrote the word and asked his class to repeat it after him singly and in unison. He got them to touch the things named and to write them over and over. He reviewed these until every pupil could run through the entire list without an error.

The next evening the young men returned to the bunk house, taught the same list again and wrote short sentences on the board, combining the words the foreigners were now familiar with.

HOUSEWIFERY AND SPELLING

Lovitt then took a button from a "comfort bag" supplied to the Reading Camp Association by the Woman's Christian Temperance Union, gave it to Angelo and asked him by signs to sew it on the overalls of a young Italian whose garment lacked this necessary fastening. He then wrote on the board:

"Michael Angelo is sewing a button on Peter Bruno's overalls."

The class repeated this throughout the operation.

By pointing to his sock he succeeded in getting Michael to give him one of his with a hole in it. Pulling a darning needle and wool out of the comfort bag, he set Michael to darning his sock. Michael plied the needle with the skill of a housewife and enjoyed it. Lovitt then wrote on the board:

"Michael is darning his sock." Again the class repeated the sentence and wrote it until the hole had disappeared. This method furnished not only instruction but entertainment. In a few minutes every one was in the best of humor. Clearly the swing-team boss and the college man had won the Italians.

The next evening the first lessons were reviewed and the names of other familiar objects written and recited. The men were much interested in the two young men and learned to call them "teacher," greatly to the amusement of McDonald, as he had not aspired to that honor. After the lesson was over Michael pulled out from under his bunk a box containing several bottles of beer and urged the visitors to drink. They declined courteously and Lovitt wrote on the board:

"Teacher doesn't drink beer, only pop and water."

He left this sentence on the blackboard in the bunkhouse.

THE SCHOOL INCREASES IN SIZE

The next evening Michael Angelo poked his head in at the door of the tent school and, holding out a bottle of ginger pop, asked of Lovitt:

"Da schoola, ess eet for da pop or da mon?"

When he was told that the instruction was free he handed the pop to Lovitt. (He had sent the "bull cook" to Fort George for the pop.) Coming in gingerly, he examined the pictures and magazines for about fifteen minutes. Then he suddenly left, went to the sleep camp where his fellow countrymen were washing the grime from their faces, and told them that he thought they ought to go to the school. After supper he returned with five other Italians, all of whom were given a lesson. This time Lovitt used the names of articles in the night school such as "map," "magazine," and "newspaper." These were combined into sentences and the class was asked to repeat and to copy them into their scribblers. The figures up to ten were written on the board and ten magazines were placed in a pile on the table. With these the men received their first lesson in elementary arithmetic.

A lesson in geography also formed part of the programme that evening. The first country pointed to was Italy. Two named it correctly at once. The United States, with some of its states, Canada, British Columbia, and the countries of Europe the men recognized without prompting. The rest of the evening was spent in making music with the phonograph.

On Friday evening in the tent school after the men had left, George McDonald said to Lovitt, "You don't want to wear them out. They're dog tired. Let them poke around Saturday night, look at the pictures, and spend Sunday with the phonograph and the Italian paper. It's a great stunt to send that paper here. We'll get these fellows who can talk English to write letters home and you and I will visit some of the station gangs that are made up of Poles and Swedes."

INTELLECTUAL FOOD FOR SWEDES

After breakfast on Sunday the instructor and teamster went east on the grade. The Swedes, who are great readers, were delighted to get a paper in their own language and three English magazines. The Poles did not seem to be so well educated but showed their appreciation of the visit by insisting that they stay for dinner. Their home-made bread, baked in a big earthen oven after the fire was taken out, and some fresh fish, caught in the Fraser River that morning, fully repaid the visitors for their long tramp.

Monday evening the lessons were reviewed. At nine o'clock, when the men had gone to their bunk houses, George McDonald remained behind as usual for his lesson. After he had worked out correctly the exact amount of lumber required for a house of given dimensions, he remarked, looking thoughtfully at Lovitt, "You look tired or discouraged, old chap. What's the matter?"

"I don't know how I'm going to keep up the interest. Some of the Italians are lagging already."

"They haven't much energy left after working on that dump all day," replied McDonald. "Besides, the station-men should be in their beds after shoveling and wheeling mud so much. It's heavy work. Let's meet them in the blacksmith shop for a change. I never could study in school myself. School's for boys going to be doctors and lawyers, not for fellows like us who have to rough it."

SCHOOL IN A BLACKSMITH SHOP

Lovitt always had a hazy idea that education and industry should go hand in hand and McDonald crystallized it into form. Next evening, at about seven o'clock, McDonald appeared in the school and said, "Bring your scribblers and pencils. I'll take the blackboard and let's go to the blacksmith shop." He had first asked the consent of Jean Trudeau, the big blacksmith, who was greatly pleased that they should utilize his quarters.

When they entered the shop Lovitt stood his blackboard on a cross beam that seemed to have been put there for the purpose. Nearly every one was able to say "mule" when he pointed to the swing-team boss's animal that Jean was preparing to shoe.

"*Cette mule donne des ruades* — that mule kicks," said the blacksmith.

Lovitt had difficulty in getting the foreigners to grasp the meaning of the remark. The swing-team boss, who had become a hero worshipper with the instructor as the object of his devotion, illustrated the idea readily. He gave the beast a poke in the ribs; its hind feet flew up and it gave a loud bawl like a cross between the screech of an automobile horn and the exhaust of a steam engine.

"The mule kicks," prompted Lovitt. Now all saw his meaning. Every one repeated it after him amid great laughter. The class never forgot the sentence.

By this time Jean had the shoes ready and was talking French to the mule, patting him affectionately. He was very gentle with the poor brute, which gave indications of appreciating his kindness.

"Jean is putting a shoe on George McDonald's mule," wrote Lovitt and his pupils copied it, repeated it by turns after him, and read it from their scribblers.

Again, while welding a piece of steel, he wrote, "Jean strikes the iron while it is hot." They copied it. A Swedish station-man who had brought his pick to be

mended and who could speak English fairly fluently was the first to understand the metaphor and grasp its twofold meaning.

"This is a better schoolroom than your tent," said McDonald as he dropped the sledge-hammer and wiped the sweat from his brow. "These fellows'll get a heap of fun out of their studies.

The next evening the Swedes brought a wheelbarrow, and the third night McDonald his scraper. On both Lovitt good-naturedly plied his art, teaching his pupils the use of such words as wheelbarrow, scraper, bellows, tongs, hammer, and anvil. Every evening for two weeks they spent in the shop where the blacksmith was mending different articles and each one furnished material for the exercise. The men were interested not only in learning new words and combining them into sentences but in the various operations of welding steel, putting a tire on the wheel of a dump cart, a calk on horseshoes, and such simple operations. In all this George McDonald assisted Jean with the manual part of the work and Lovitt with the intellectual. George had often shod his own horses in the foothills when no blacksmith was near and he was glad of the opportunity to improve his knowledge of the craft. His enthusiasm aroused the interest of the Italians, Swedes, Poles, and Finlanders.

THE SCHOOL SUDDENLY ENDS

The fourth week, Lovitt accompanied the lessons with talks on cleanliness and hygiene and gave demonstrations in first aid. When the class was ready for such words as "citizen" and "voter" he found these terms hard to define, but Michael Angelo seemed to grasp his meaning and conveyed it to his fellow countrymen. The Swedes needed no explanation. Lovitt encouraged the men to remain in the country and settle on the land. He wrote letters for them and remitted their money to their friends. He and McDonald were both greatly pleased and began to think that the occasion was unique and that the time, place, and work were designed by Heaven for the purpose of teaching these conglomerate peoples that by acquiring a common medium of communication they could unite in building the twentieth century tower of Babel — worthy citizenship.

The instructor was whistling merrily in his tent about half-past seven one evening in August when McDonald walked in. On seeing his faithful associate, Lovitt asked, "What in the dickens is the matter with Michael to-night? He never was this late before."

McDonald hated to tell him the truth but it was inevitable. He said slowly, "I'm very sorry for my own sake and their sakes as well as for yours, but every mother's son of the Italians jumped camp at noon."

Lovitt was thunderstruck, for he had become attached to all of them. For some seconds he stared at his friend in mute surprise. "What has happened?" he said finally.

"The foreman took a spite at Pete and bounced him and the rest quit. They hold together every time."

As there were numbers of men coming and going a new gang was engaged in a few days. Teamster and instructor tried the same methods with varying success again and again as the men kept jumping every week or two. So day after day the college man passed the summer, toiling, rejoicing, sorrowing with the men, daily growing in the hearts of the foreigners and making himself more intelligible to them. In the late fall, when the work closed down, Lovitt had a long walk of six days from camp near Fort George back east to the end of steel at Tête Jaune Cache.

The teamster and Michael Angelo both correspond with Lovitt and are counting the days until he returns. The steel will be laid to Fort George by the first of May and then Lovitt will not have the trip on a scow down the Fraser again. Instead he will have a tramp of five days on the right of way beyond the end of steel before he reaches the camp at which his friend McDonald is now foreman, Jean Trudeau, blacksmith, and Angelo, "straw boss" over his old gang of Italians.

Lovitt is anxious to get away and will not even wait to receive his "sheepskin" at his University's convocation in June.

THE VALUE OF THE PANAMA CANAL

WHAT ITS OPENING FOR USE MEANS TO THE UNITED STATES IN SWIFTER AND CHEAPER TRANSPORTATION, IN CLOSER TRADE RELATIONS WITH SOUTH AMERICA AND ASIA, AND IN GREATER EFFICIENCY OF THE NAVY

BY

THEODORE P. SHONTS

[*Mr. Shonts was the chairman of the second Isthmian Canal Commission. He held this office when the plans for the construction of the Canal were being formulated, and he was in charge of the first work of construction. His ideas concerning the benefits of the Canal to the Nation are, therefore, of peculiar value now that the work is done. . . .* THE EDITORS]

HE WOULD be a bold prophet who should dare to predict the greater events that are certain to follow the bringing nearer together of the ends of the earth, in the opening of the Panama Canal during the present year. Of the more obvious results that the actuality of the dream of four centuries will bring, it is safe to speak with restraint, but new and momentous world-potentialities remain that only the future will reveal. Fortunately, however, for the United States, there are none of the intricate and delicate questions of reciprocal rights of nations, such as were involved in the acquisition of the Suez Canal by Great Britain, to exercise the intelligence of our diplomats and statesmen, although our relations with Colombia over the action that made Panama an independent state are in debate.

Speculation as to practicalities on the opening to commerce of the waterway that joins the Atlantic and Pacific oceans on the eve of that consummation is inevitable, and, of course, leaders of finance and industry in all the civilized nations have been studying the situation thus to be developed ever since, in 1902, the United States took the first decisive steps toward the acquisition of the Canal Zone. It is probable that large foreign and domestic investments have already been predicated upon their forecasts, and the existence of aggregations of capital throughout the world to take economic advantage of the new conditions will doubtless soon become a matter of public knowledge.

At the last public reckoning, October 31, 1913, we had paid out in the construction of the Canal a little more than $310,000,000 of the $375,000,000 that was appropriated for that purpose by Congress. It is probable that the final cost will be not more than $400,000,000, which attests not only the skill and care with which the original estimates were made, but the efficiency with which the plans upon which they were based have been carried out. What will be the immediate and comprehensible result of the expenditure of this great sum?

The phase of the question that ought, from the ethical viewpoint, first to suggest itself concerns the world's peace, but the average American is likely to inquire to what extent the United States will be able to preserve to her citizens the economic advantages attendant upon the changed conditions; he will ask about effects upon American industries and competitive trade centres, and how our relations with European markets will be affected. He will estimate the effect of the opening of the new road between the oceans upon transcontinental railroad business, and will wish to know whether it will to a greater extent open up China and other parts of the East to American trade; how it will affect business relations with Mexico and Central and South America; whether it will strengthen our military and naval position;

what effect it will have upon the Monroe Doctrine. A vitally important question, as affecting the commerce of the United States in the opening of the short cut across the Isthmus of Panama, is in relation to American shipbuilding.

Though the Panama Canal is for the benefit of the entire world, and though the purpose of the United States is to permit its use upon equal terms by all nations, the underlying idea in its construction was not entirely philanthropic. Our motives were not wholly disinterested, because we believed that the operation of the new waterway not only would more than double the efficiency of our Navy, but would especially stimulate American industries. It is not possible to forecast with any degree of certainty the effect that a shorter route between the Atlantic and the Pacific will have upon the commerce of the world, but as experience has shown that an increase in transportation facilities such as the Canal will bring about invariably tends to rapid development of traffic, it is only reasonable to assume that existing trade conditions in various quarters of the globe will undergo more or less important changes.

It is difficult to foresee how the United States can preserve to itself the economic advantages which the Panama Canal holds out to the world, if our promise that the new waterway shall be available to vessels of all nations upon exactly the same terms and conditions is fulfilled. However, as the United States is so much nearer than countries of Europe to ports on the Pacific Ocean whose commerce will be affected by the opening of the Canal, there is no reason why the merchants of our country may not successfully compete for this traffic with the advantage of lower freights and quicker transit.

THE BENEFITS TO AMERICAN PORTS

As to which of our competitive centres of trade in the United States are most likely to be affected by the opening of the Canal, that is problematical. On the Pacific side, San Francisco unquestionably will become more of a distributing centre than at present, because of the lower rates its merchants will pay on traffic that goes by way of the Canal, for under the new conditions a vessel will be loaded on the Atlantic coast and unloaded on the Pacific, and vice versa, instead of having its freight transhipped by rail across the Isthmus of Panama or the Isthmus of Tehuantepec. Other ports on the Pacific, such as San Diego, Los Angeles, Portland, Seattle, and Tacoma, will derive a similar advantage from the opening of the Canal — a service with no transhipments that will be almost if not quite as rapid by even a 16-knot ship as that now given by the transcontinental railroads. On the Atlantic side, New York is now and always has been the principal port for cargoes moving to and from the Pacific Coast, but the opening of the Canal will undoubtedly result in an increase of that traffic between other Atlantic ports and ports of the Gulf of Mexico. Indeed, Boston, Philadelphia, Baltimore, Norfolk, Newport News, Wilmington, Charleston, Savannah, New Orleans, Mobile, Galveston, Pensacola, and many smaller cities on the Atlantic and Gulf coasts are preparing for new trade possibilities when the short water route shall be accessible. The more southerly Atlantic ports and the Gulf ports should benefit by the traffic moving from the Middle West to Pacific ports, because they are from 600 to 800 miles nearer the Canal, although in order to secure any considerable portion of this traffic these Southern ports must be furnished with a regular and dependable steamship service.

A LARGER MARKET FOR COAL

The impetus which the Panama Canal will give to American coal interests will be of particular importance. Vessels in our own and in the European trade that use the Isthmian route will find it to their commercial advantage to buy coal supplies at Pacific ports north and south of the Canal and at the great coaling station to be established at the Atlantic end of the new waterway. The cheapness of American coal, with the vast quantities of it mined at points which will be much nearer those ports than any other of equal quality, will enable the United States to dispose of large quantities of it from these centres.

The water route between San Francisco

and New York by way of the Panama Canal is almost 8,000 miles shorter than by the old method of travel through the Straits of Magellan. Nevertheless, I do not hold what seems to be the popular view, that the opening of the Canal will have a serious effect upon the business of the transcontinental railroads of the United States; on the contrary, I am inclined to believe that it will be to their advantage so soon as trade conditions adjust themselves. The traffic of the transcontinental railroads that will be most seriously affected is that which originates at Atlantic Coast points, destined to ports on the Pacific, and vice versa. With this traffic the steamers that operate by way of the Canal will come into direct competition; and, as their rates will be lower and the time taken in transit approximately the same as is now taken by the railroads, diversion of business is naturally to be expected. The tonnage actually handled from coast to coast is not, however, as important as that which originates at interior points and is brought to the coast to take advantage of the low rates quoted by competitors of the transcontinental railroads. But this competition will be limited to the movement of traffic only where the railroad rate for the haul from interior points to the seaboard, plus the ocean rate, is lower than the rate charged by the transcontinental railroads from interior points to destination. The railroads may possibly lose some of their cheaper tonnage, but this will be more than made up to them by the inevitable increase in higher class traffic that will be brought about by the development of the territory they serve.

A STIMULUS TO WESTERN PRODUCTS

The opening of the Canal cannot fail to increase to a large degree the shipments, such as canned goods, dried fruits, lumber, and other products, that now move by way of the isthmuses of Panama and Tehuantepec from the west coast of the United States to European ports. Strange as it may seem, the principal obstacle to the present development of this traffic is the disinclination of American shippers to forward their goods in containers that are sufficiently strong to withstand the necessary rehandlings at every point of transhipment. The loss that results from the arrival of shipments requiring recoopering, repacking, or relabeling is much heavier than would be imagined. With the opening of the Canal, transhipment will be unnecessary; no improvement in form or style of containers will be required, and delivery will be made in complete bill-of-lading lots in a condition satisfactory to shippers and consignees. Such improved delivery cannot fail to result in a large increase in the amount of traffic to be handled. The products of the wheat fields of Western Canada should be handled advantageously in ships to Europe by way of the Canal.

OUR TRADE TO THE SOUTH

The water route across the Isthmus will have a very beneficial effect on the traffic exchanged with the countries of Central and South America, especially those on the Pacific Coast. By way of the Canal the journey from New York to Guayaquil, the principal port of Ecuador, is shortened 7,400 miles; that to Callao, the principal port of Peru, 6,200 miles; that to Valparaiso and Iquique, the principal ports of Chile, respectively 3,700 and 5,100 miles. Under the changed order of things, satisfactory delivery of shipments will be made to consignees, the losses incident to rehandling and transshipment will be avoided, and in addition to these advantages the ports on the Pacific will be served more frequently than at present. It is true that only a few Central and South American ports are capable to-day of giving full cargoes to steamers, but this condition will change with the opening of the Canal. Freight rates will then be lowered; and, as the ports of the United States are much nearer than those of Europe, the development of traffic between this country and South America may be regarded almost as a certainty. With the development of traffic is engendered friendship; and, with the maintenence by the Government of the United States of a policy that will satisfy the South American republics that it is furthest from our intention to exercise

anything like sovereignty over them or supervision of their affairs, our relations with them should be of the most satisfactory character.

This may not be exactly the place to say it, but the fact remains that the American shipper has a great deal to learn about the sale of merchandise and its handling for shipment. As I have said, the principal obstacle to the development of traffic between the western coast of the United States and Europe across the isthmuses of Panama and Tehuantepec has been the refusal of shippers to forward their goods in proper containers. The same conditions exist in our trade with South America, and in addition our shippers pack their goods without reference to the unloading or carrying facilities at the ports to which they may be sent. German and other European shippers adapt the size of their packages to the facilities at the point of destination. Though certain articles of American manufacture, such as sewing machines, agricultural machinery, and typewriters, are sold over all South America, the Germans have secured the bulk of foreign trade in the southern half of this hemisphere. This is because the average American manufacturer refuses to "cater." He says to the potential purchaser: "This is what I am making; if you like it, buy it." The German manufacturer says: "What is it that you want? I will make it for you." The German also establishes banks and extends credit in South America and other countries in which he does business. This is a digression; it is intended to remind our business men that unless they are capable of learning something from their European competitors, even the advantage in proximity that the Americans will hold when the Panama Canal is opened may not secure to them their share of the trade of the many republics between the Gulf of Mexico and Cape Horn.

SMALL COMPETITION WITH SUEZ

The opening of the Panama Canal will not seriously influence the traffic with China and other parts of the Orient that now goes by way of the Suez Canal, because there will be practically no saving in time by the new route. The distance between New York and Hongkong is only 245 miles less by way of Panama and the San Francisco trade route than by way of Suez. However, the traffic that now moves across the Pacific to United States and Canadian ports and then overland by rail, and vice versa, will be subjected to competition by way of the Canal, and an increase in the traffic with China and the Orient may confidently be expected.

It is not probable that the opening of the Canal will affect our political relations with adjoining countries which have territory upon both the Atlantic and Pacific oceans, such as Mexico, because the new route will not bring us any nearer than the railroads that are now in existence. In a trade sense, however, the opening of the Canal brings the western coast of Mexico into much closer proximity to the manfacturing sections of the United States for water shipments.

DOUBLING OUR FLEET'S EFFICIENCY

At present the naval forces of the United States are distributed partly on the Atlantic and partly on the Pacific Ocean; and, when it is necessary to transfer a warship from one ocean to the other, a delay of from fifty to sixty days is encountered in making the trip down one coast to the Straits of Magellan and up the opposite coast. With the opening of the Canal, the Atlantic and Pacific fleets of the United States may be combined upon one or two weeks' notice. It is doubtful whether the Panama Canal would have been built, save for these conditions as affecting the Navy. We all remember the national anxiety when, during the Spanish-American War, before the practical application of wireless telegraphy, the fast cruiser, *Oregon*, was ordered from the Pacific to the Atlantic, with the chance of being attacked by a squadron of the enemy on the journey. The *Oregon* left San Francisco on March 9, 1898, and was not heard from again until she steamed into the harbor of Rio de Janeiro on April 30th. This cruise of the *Oregon*, as demonstrating what a short cut across the Isthmus of Panama would mean in time of war, was a most potent influence in bringing our legislators at Washington

to vote for the Canal. The circumstance that the Atlantic and Pacific fleets may be combined upon short notice will not, of course, affect the naval standing of the United States among the nations of the world, but it will make our Navy more effective in that it may be considered a unit when the Isthmian waterway is opened for operation.

The effect of the opening of the Canal upon the Monroe Doctrine, and the international situation created thereby, may be important or unimportant, as events shall prove. It has no logical bearing upon the construction of the terms of that instrument outside of the United States, but the fact that the Canal will make it possible to concentrate our entire Navy quickly at one point should have the effect of strengthening the Monroe Doctrine, in that it places this country in a more effective position to maintain it.

A NEW AID TO WORLD PEACE

The peace of the world will be maintained under present conditions just so long as the more important nations either arrive at an agreement as to armaments, or continue to maintain their military and naval forces at so high a standard as to cause other nations to pause before taking aggressive action against them. The opening of the Canal will increase to the United States the value of its present Navy; it will also permit other nations, not at war with this country, to concentrate their forces on shorter notice than before, and to that extent may prevent petty quarrels from becoming serious.

The question has often been asked during the building of the Canal, whether on its completion the increase of traffic between the eastern and western coasts of the United States, and between the United States and the West Coast of South American and Philippine and Oriental ports, will stimulate American shipbuilding and commerce under the American flag. If the American shipbuilder and shipowner had an equal chance on the seas with their foreign rivals there would be every reason to anticipate an enormous increase in the building of ships and in commerce under the American flag when the Canal is opened. However, under present conditions the American shipbuilder is compelled to expend almost 50 per cent. more, and the American shipowner is at an operating expense in running his ship more than 50 per cent. greater, than his British competitor, who has the additional advantage of a subsidized ship in his favor.

Here is a typical instance: In 1901 the Atlantic Transport Company built two identical ships, the *Maine* and the *Michigan*, the former, which sailed under the American flag, in New York, and the latter, which sailed under the English flag, in Belfast. An accurate record was kept of the comparative cost of each vessel, and of the operating expenses of each for ten years. Here are the results:

The actual measurements were, the *Maine* 7,914, tons, and the *Michigan*, 8,001 tons. It cost to build the *Maine* $1,010,135, and to build the *Michigan* $647,640, an advantage to begin with for the British ship of $362,495, or 56 per cent. The average annual wages of the crew of the *Maine* for the ten years were $37,410, while the wages of the crew of the *Michigan* were $20,421, an increase in expense of $16,989, or 83 per cent., each year. It cost to feed the crew of the *Maine* an average of $11,862 each of the ten years, and to feed the crew of the *Michigan* $9,490 each year, an increase in expense of $2,372, or 25 per cent., a year. This is also something of a digression, and in any event the subject it opens up is quite too large for more than cursory treatment at this time.

The opening of the Canal will undoubtedly stimulate the building of American steamers for the carriage of cargo between ports on the Atlantic and Pacific coasts of the United States, even if the free tolls clause in the Canal Act is suspended, since steamers of foreign registry will not be permitted to engage in this traffic.

A TWELVE MILLION DOLLAR JOB

THE PHYSICAL VALUATION OF THE RAILROADS OF THE UNITED STATES — WHAT IT MEANS TO APPRAISE EVERY ITEM OF VALUE IN PROPERTIES THAT ARE WORTH AT LEAST 20 BILLION DOLLARS; HOW MANY YEARS WILL BE REQUIRED FOR THE TASK; AND WHAT THE BENEFITS OF THE WORK WILL BE

BY

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BY THE terms of the Special Act of Congress of March 1, 1913, the Interstate Commerce Commission is required to ascertain and report the cost of reproducing new the railroad and other property of every railroad company in the United States, and the cost of reproduction less depreciation. Preliminary to the work of valuation every railroad must furnish the Commission with maps and plans which will identify its property. Where no maps exist new ones must be prepared. When this work is completed, there will be found in the office of the Commission at Washington an accurate map and inventory of the property of every railroad engaged in interstate business as of June 30, 1914, with other maps and plans showing all subsequent additions to the property.

When the Commission has been furnished with this complete inventory by a railroad it must proceed to verify it — to ascertain whether the facts stated in the inventory are true. It must determine the number of yards of earthwork, the number of yards of rock, the culverts, the tunnels, the bridges, and the character and cost of construction. It has been decided that this information cannot properly be obtained without sending a surveying party over every mile of the railroad. It will be necessary to note in the course of these surveys and to determine in various other ways the amount of depreciation so that when the work is completed the records of the Commission will show the extent and character of the property of each of our railroads, the cost of rebuilding that railroad as it exists, and the amount of depreciation in the several articles which go into the railroad as well as in the railroad as a whole.

This is mainly an engineering task. The time and expense will be considerable; indeed, herein arises the major part of the outlay, but no serious difficulties are involved, nor should the result when ascertained be in serious doubt.

This work is often referred to as a "physical valuation" of railroads, and most people probably understand that this cost of reproduction, with or without depreciation, determines the value of the railroad so that, having ascertained and reported these facts, the duty of the Commission has been discharged. Many other things bear upon the value of the property. The Valuation Act itself requires the Commission to ascertain and report the cost of construction, the amount of money which has been invested in the property, and the sources from which that money has been derived; to give, in short, a complete corporate and financial history of these properties; to take note of the earnings of the property, and having all these facts before it to determine what is the value of the property itself. In attempting to do so, many delicate and difficult questions may be encountered. Let me instance one or two of these as illustrative:

The first railroad which the Commission is proceeding to survey in what is known as the Pacific District is the San Pedro, Los Angeles & Salt Lake, extending from San Pedro, Cal., to Salt Lake City, Utah,

approximately eight hundred miles. Most of this road has been built in comparatively recent times, and the circumstances and cost of construction are fairly well known.

The course of the road is for the most part an arid desert. A certain section of it, when built, was located where no man thought it ever could be disturbed by floods, yet shortly after it was opened for operation the floods came and carried out this portion. It was at once reconstructed upon a new location supposed to be beyond all possible danger from recurrence of the previous disaster, nevertheless the waters again came and washed away this same section; whereupon it was rebuilt upon a third location, beyond all possible reach of future trouble from this source.

Considering the nature of the road and the people who were interested in its construction, it seems probable that due caution was exercised in the original location. It is undoubtedly true that the second location was made with great care, and was believed to be beyond possible danger. It has cost a large sum more to rebuild this road than it would have originally cost to construct it where it is to-day. Now in determining the value of this property what, if any, allowance is to be made for this experimental outlay?

WHO SHALL PAY FOR EXPERIMENTS?

This illustration puts the question in a very striking form, but the same idea enters more or less into the valuation of most of the railroads of this country. Does this development expense constitute an element of value which may be recognized to-day, or must the owners of these public utilities stand the loss of their mistakes in the same way that the owner of a private enterprise would? Vast sums of money are involved in the answer to that very simple question.

Take another illustration of a different character. Some years ago, in a case pending before the Commission, the Northern Pacific Railroad Company had occasion to prove the value of its property, and it did so by showing the cost of the reproduction. Among other things it showed the amount of land upon which its right of way was located and what it would cost to acquire that land for railroad purposes at that time, claiming that this cost of reproduction was the value of its property.

VALUE $5,000,000, OR NOTHING?

The Northern Pacific runs through the city of Spokane. When the road was built that city was of small account but it has come to be of much account, and in the process of development it has grown up on both sides of this railroad. The Northern Pacific claimed, and it may very well have been true, that the cost of acquiring its right of way through the heart of the city of Spokane at the time of the hearing would be at least five million dollars. But the original cost to the railroad was nothing, the right of way having been entirely donated either by the Government or by private benefaction. Now to whom belongs this five million dollars? Has the Northern Pacific the right to tax the public for a return upon that amount? Whether it has is a thing of great consequence, for nearly one fourth of the entire value of the Northern Pacific Railway was the value of its right of way, much of which was due, as in the city of Spokane, to increase in value over its original cost. This question of the unearned increment presents, in the valuation of our railroads, a difficult problem.

This valuation of our railroads is not a mere engineering problem, but rather a social and economic problem, a legal problem; in its final analysis, a political problem. It is for the Commission first of all to ascertain all these facts and from them to deduce what in its opinion is the fair value of these properties. That conclusion may be modified by the courts. In the final analysis it will be for the people to say what measure shall be meted out to these railroads. It is therefore of first importance that the body of the people should have accurate information.

HOW THE VALUATION WILL BE MADE

For the purpose of making the surveys, the country has been divided into five districts, by states, each containing approximately fifty thousand miles of railroad. Each of these districts will have an organization of its own which will conduct the

surveys within those particular limits. Subsequently these surveys will be worked out, partly in the district and partly at the head office in Washington. Surveys began in all the districts except one about February 1st, and began in that district about February 15th. To proceed with caution until sure of its ground the Commission has selected in every district a railroad upon which these surveys will proceed with deliberation and in such manner as to afford a kind of instruction school to all employees. This preliminary work will occupy three or four months, which means that we shall not be in position to develop our organization rapidly until about July 1st. Beginning then, or slightly before, our force can be rapidly increased.

It is my opinion that the field surveys ought to be concluded in from four to six years from July 1st next. It is hoped that the accounting and other work will keep pace with our field surveys. The putting together of these facts — the actual valuation — will necessarily lag somewhat behind the obtaining of the facts themselves.

THE COST OF THE WORK

Any estimate of the expense must be even more unreliable than that of the time. Railroads have been valued both by public authority and by themselves, and the cost of these valuations has run all the way from two dollars to seventy-five dollars per mile. This work, in order to meet its purpose, must be thoroughly done, and this will require a larger outlay upon the part of the Federal Government than has usually been made by the states. Moreover, the work required by this Act is much more comprehensive than has ever been undertaken by any state. I should say, basing my estimate upon the experience of state commissions, that fifteen dollars per mile would be sufficient to cover the engineering part of the work and ten dollars per mile the accounting and other phases. This would make a total for the entire 250,000 miles of between six and seven million dollars.

If the experience of railroads be consulted, an entirely different conclusion is reached. The cost, as reported to us, of valuations conducted by the carriers themselves runs from forty to eighty dollars per mile. If the Government cannot do this work more cheaply than the railroads, it will cost at least fifty dollars a mile to complete the work. I told the Appropriations Committee of the House last July that from what I knew about the subject then I should not advise Congress to enter upon this undertaking unless it was ready to expend at least twelve million dollars.

THE COST COMPARATIVELY TRIFLING

Though this is a large sum, it is the merest trifle compared to the enormous values involved. The total capitalization of our railroads at the present time is nearly twenty billions of dollars. It has recently been estimated that these securities at their present market value are worth from fourteen to fifteen billions. The cost of this work, therefore, cannot exceed from one tenth to one twentieth of one per cent. of the value ascertained, a sum utterly insignificant in proportion to the magnitude of the thing dealt with.

Look at this from another standpoint. Assume that this valuation varies the amount which the public pays to the railroads by only 5 per cent. Five per cent. of twenty billions is one billion, and a return of 6 per cent. upon one billion is sixty millions annually. The difference to either the public or the railroads may therefore well be, for every year, five times the entire cost of the valuation itself. Certainly there is nothing in the expense which should deter the people from demanding the prosecution and completion of this undertaking in a thorough and competent fashion.

What, finally, is the purpose of and the benefit to be derived from all this outlay of money and of energy? There are many advantages, some of which I shall refer to without thereby intending to minimize the others. And first let me call your attention to the incidental benefit to the investing public.

PROTECTION TO INVESTORS

When any investor can know from reliable sources the exact character of his investment; how much it would cost to re-

produce the property; in what state of efficiency that property is being maintained; above all, what is the value of that property for use as a railroad, there has been injected into railroad securities an element of certainty and of permanency which does not now exist. It seems to me therefore that this work of valuation will be of incidental benefit to the railroad investor and so to the general public.

To the general apprehension the object of this valuation is to determine what rates our railroads should be allowed to charge for their services to the public. What is a fair rate of return depends, probably, to some extent upon the character of the property and its location. All just men concede that it should be substantially the same as the return obtainable from private investment having the same incidents. Manifestly it is not a difficult thing to determine the rate of return to which this property is entitled. It is perhaps the natural inference that when the value of the property has been determined and the rate of return fixed the work of the commission in establishing the charge of the public utility is comparatively easy. It is only necessary to multiply the value by the rate and to allow a charge which will yield that income.

DIFFICULTIES IN THE MAKING OF RATES

But it seldom happens that a single railroad can be considered by itself. The greater part of the business of the railroads of the United States is subject to competitive conditions of one sort and another which are largely controlling so that the rates of one are necessarily bound up with those of another.

Nearly every station at which considerable quantities of traffic originate or are delivered is served by more than one railroad. It is also true that while two given points may each be served by but two railroads a great variety of routes between those points can be found by choosing different intermediate carriers. For example, lumber from almost any point of production in the South can reach Chicago by a variety of routes through the various Ohio River gateways. Now though it may occasionally happen that the rate by one route is different from that of another, broadly speaking the rate by competing rail lines is the same. Whatever charge is imposed for hauling lumber to Chicago by one route must be the same by all competing routes.

"CROSS-COUNTRY COMPETITION"

Nor is direct competition of this kind the only competitive force of controlling influence. If the farm of Mr. A is five miles from the Northwestern and the same distance from the Rock Island, the rate of transportation under which his wheat and corn and live stock can reach Chicago must be the same by both lines, and the financial necessities of either line are not of the slightest significance. This kind of competition, which is sometimes denominated by railroad men "cross-country competition," powerfully influences and often absolutely controls the rates upon certain commodities which furnish large amounts of traffic.

Still further it often happens that where the service is purely local and can be rendered by only one railroad, still the rate which must be applied is dictated by competitive conditions. A coal mine may be served by a single carrier, but that carrier cannot therefore impose whatever rate it sees fit upon the product of that mine, for, unless the charge to the point of consumption is as favorable as that from some competing mine by some other carrier, the mine itself cannot do business and the railroad loses the traffic. This sort of competition is of universal application and of tremendous influence.

FLAT RATES IMPRACTICABLE

Now it is evident that if the Commission should select that road most advantageously situated, that road whose business is the largest and upon which the conditions of operation are the most favorable, and should so adjust its rates as to yield a return of 6 per cent. upon its value, every other railroad standing in competition with it would receive less than a 6 per cent. return and some railroads might receive nothing whatever. Upon the other hand, if that road laboring under the greatest disadvantage were to be selected

and such rates established as would permit it to make a return of 6 per cent. upon its investment, its competitors would be receiving an undue return upon their investment.

These examples illustrate how complex is the problem of fixing rates even when the value of railroad property is known. But, I desire to say with great emphasis that that problem will be enormously simplified by this physical valuation. It can be known with certainty whether the general level of rates is or is not too high, and in establishing the charges to be observed by a single carrier, even in fixing the rate upon a single commodity, it will be of much benefit to know the value of the property involved. Every railroad commissioner will join with me in saying that here is the only solid foundation upon which he can stand; that the determination of these values is indispensable to the just and intelligent administration of his work.

A BASIS FOR PUBLIC OPINION

Though this valuation will be of incidental benefit to the investor, though it is essential to the work of the rate-making tribunal, it seems to me that its greatest immediate value is political. The state of the public mind toward our railroads is such that this information is absolutely necessary.

Some years ago the Interstate Commerce Commission had occasion to examine the reasonableness of rates to points upon the Pecos Valley Line of the Santa Fé system. The railroad under consideration runs from Amarillo, Tex., into and through what was then the Territory of New Mexico. That part of the line in Texas had been constructed under a Texas charter, and therefore in conformity with the Texas stock-and-bond law under which the capitalization could not exceed the investment in the property. The railroad in New Mexico had been built under a charter from that territory without any limitation upon the amount of securities which could be issued. The cost of the road was substantially the same in Texas and New Mexico — perhaps slightly greater in New Mexico. The capitalization of the Texas company was $8,000 a mile; that of the New Mexico company $42,000 a mile.

This is a somewhat striking instance of what has happened at certain times in certain parts of this country in the building and capitalizing of our railroads. From what is known of such operations there has come to be a deep-seated conviction in the minds of many people that our railroads as a whole are enormously over-capitalized and that the public is paying interest and dividends upon securities which represent no actual value.

Upon the other hand, it appeared in the Eastern Rate Advance Case, decided in 1910, that the Pennsylvania Railroad had in the ten years preceding that investigation put into its properties east of Pittsburg more than two hundred million dollars from earnings, which, therefore, was not represented in the capital account of that company. It is well known that many other railroads have improved their properties out of earnings without any corresponding increase in their capital accounts. This leads many to the conviction that, though individual railroads may be over-capitalized, our railroads as a whole are worth more than the total issues of their stocks and bonds.

Consider the developments of the investigation into the affairs of the St. Louis & San Francisco system, conducted by the Interstate Commerce Commission. Consider the condition in New England to-day, where the fate of both the Boston & Maine and the New Haven systems is trembling in the balance. None of these questions can be answered, none of these situations can be justly dealt with, until we know the actual value of these properties. This is the question which arises before the student of this railroad problem at every angle. This is the question which must be answered before this problem can be intelligently discussed. For this reason, above all, it is important that this work should be pressed to a completion in the most expeditious and the most trustworthy manner possible.

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This is a somewhat striking instance of what has happened at certain times in certain parts of this country in the building and capitalizing of our railroads. From what is known of such operations there has come to be a deep-seated conviction in the minds of many people that our railroads as a whole are enormously over-capitalized and that the public is paying interest and dividends upon securities which represent no actual value.

Upon the other hand, it appeared in the Eastern Rate Advance Case, decided in 1910, that the Pennsylvania Railroad had in the ten years preceding that investigation put into its properties east of Pittsburg more than two hundred million dollars from earnings, which, therefore, was not represented in the capital account of that company. It is well known that many other railroads have improved their properties out of earnings without any corresponding increase in their capital accounts. This leads many to the conviction that, though individual railroads may be over-capitalized, our railroads as a whole are worth more than the total issues of their stocks and bonds.

Consider the developments of the investigation into the affairs of the St. Louis & San Francisco system, conducted by the Interstate Commerce Commission. Consider the condition in New England to-day, where the fate of both the Boston & Maine and the New Haven systems is trembling in the balance. None of these questions can be answered, none of these situations can be justly dealt with, until we know the actual value of these properties. This is the question which arises before the student of this railroad problem at every angle. This is the question which must be answered before this problem can be intelligently discussed. For this reason, above all, it is important that this work should be pressed to a completion in the most expeditious and the most trustworthy manner possible.

THE MARCH OF THE CITIES

HOW SAN ANTONIO MADE THE POLL-TAX POPULAR

THE collection of the poll-tax has ever been one of the most vexatious problems with which the cities have had to wrestle. The solution seems to have been discovered in Texas, in the three-cornered contest between San Antonio, Dallas, and Houston to collect the poll-tax. Each city is striving to secure the largest number of paid city poll-taxes. The winner will receive a cash prize of $1,000, offered by the Chambers of Commerce of the three contesting cities. A careful analysis of the standing figures at the time that this article was written indicated that San Antonio had a small but safe lead over Dallas and Houston.

In organizing the campaign to bring out the voters to pay their poll-taxes, the workers in San Antonio appointed a central committee of eight members, one from each ward in the city. The committeemen, in turn, appointed ward managers and precinct workers in the forty-nine precincts that compose the eight city wards. These precinct workers have covered practically the entire city and have personally urged the voters to pay their taxes promptly.

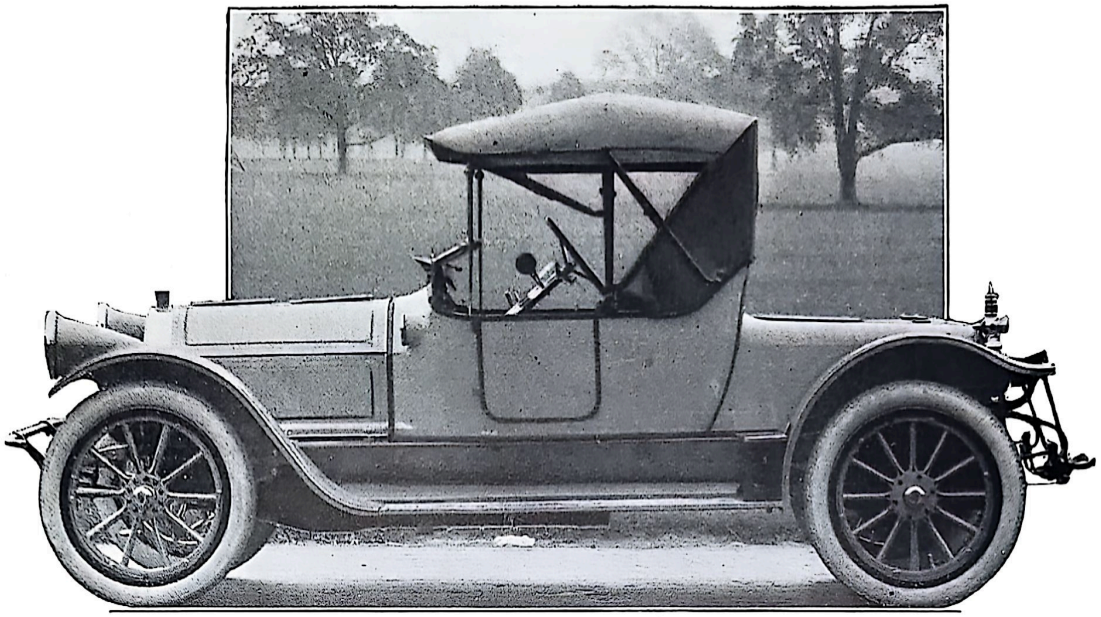
But the campaign was not one of exhortation alone. Since the campaign started, thousands of men have been loaded into automobile trucks and rushed to the court-house. Day after day the big trucks paraded down the main street packed full of enthusiasts who were anticipating the fulfilment of their once-hated obligations as if it were the greatest privilege and pleasure. Banners reading: "We are going to pay our poll-taxes. Have you paid yours? decorated every truck; and the returning trucks bore the reversed legend: "We have paid our poll-taxes. Go pay yours."

All the larger manufacturing plants and stores allowed their employees time to leave their work and go to the court house. A telephone call to the Chamber of Commerce supplied such companies with as many automobiles as were necessary to transport their men.

San Antonio has turned what has heretofore been looked upon as an unpleasant duty into a junket, and has had some very profitable fun out of the experiment. In San Antonio's example there is a possible inspiration to other cities, even of larger class, of a profitable way of dealing with onerous civic duties of many kinds.

HOW SAN ANTONIO COLLECTED ITS POLL-TAX

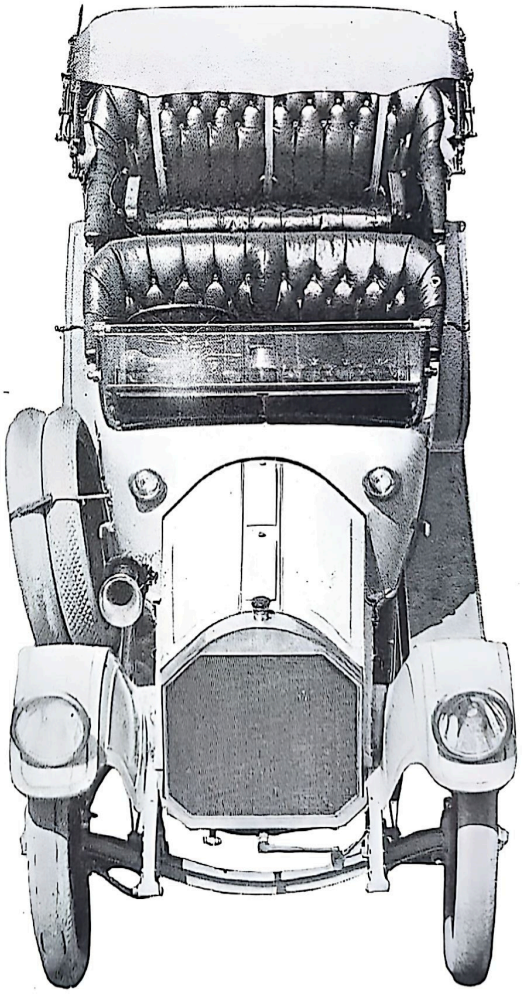
AUTOMOBILE TRUCKS SUPPLIED BY THE CHAMBER OF COMMERCE ADDED AN ELEMENT OF PLEASURE TO THE FULFILMENT OF AN UNPLEASANT DUTY

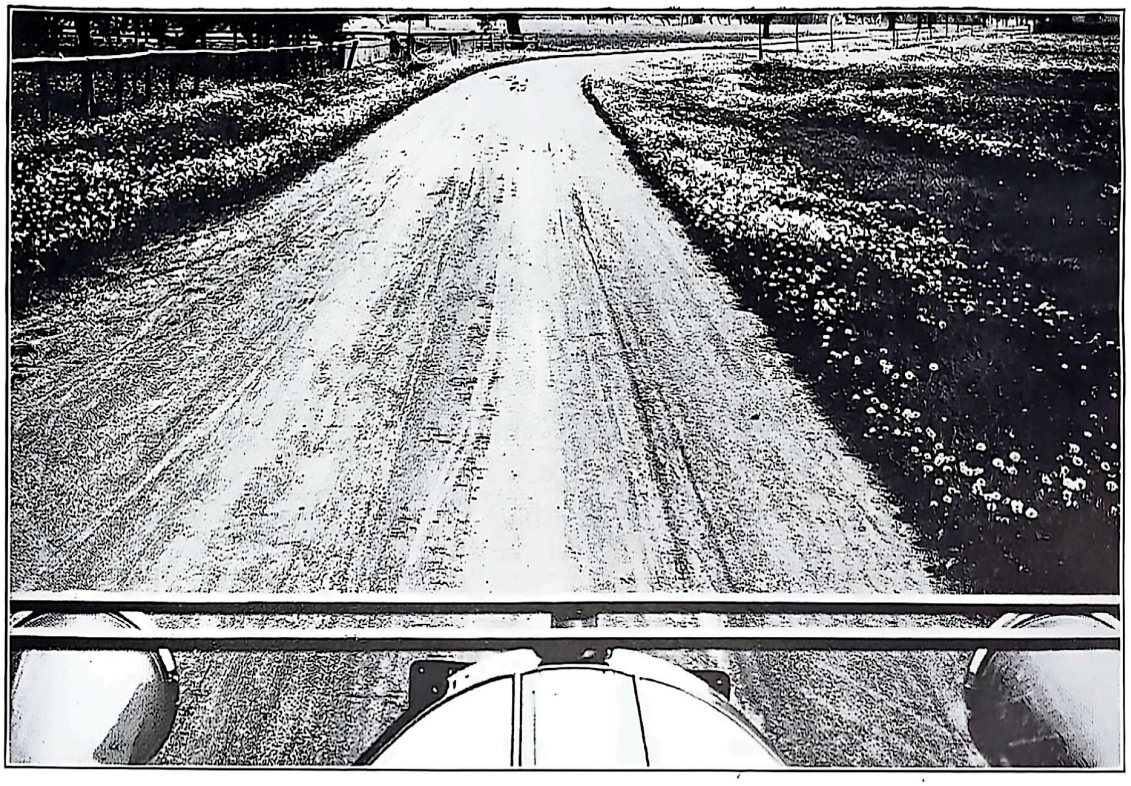


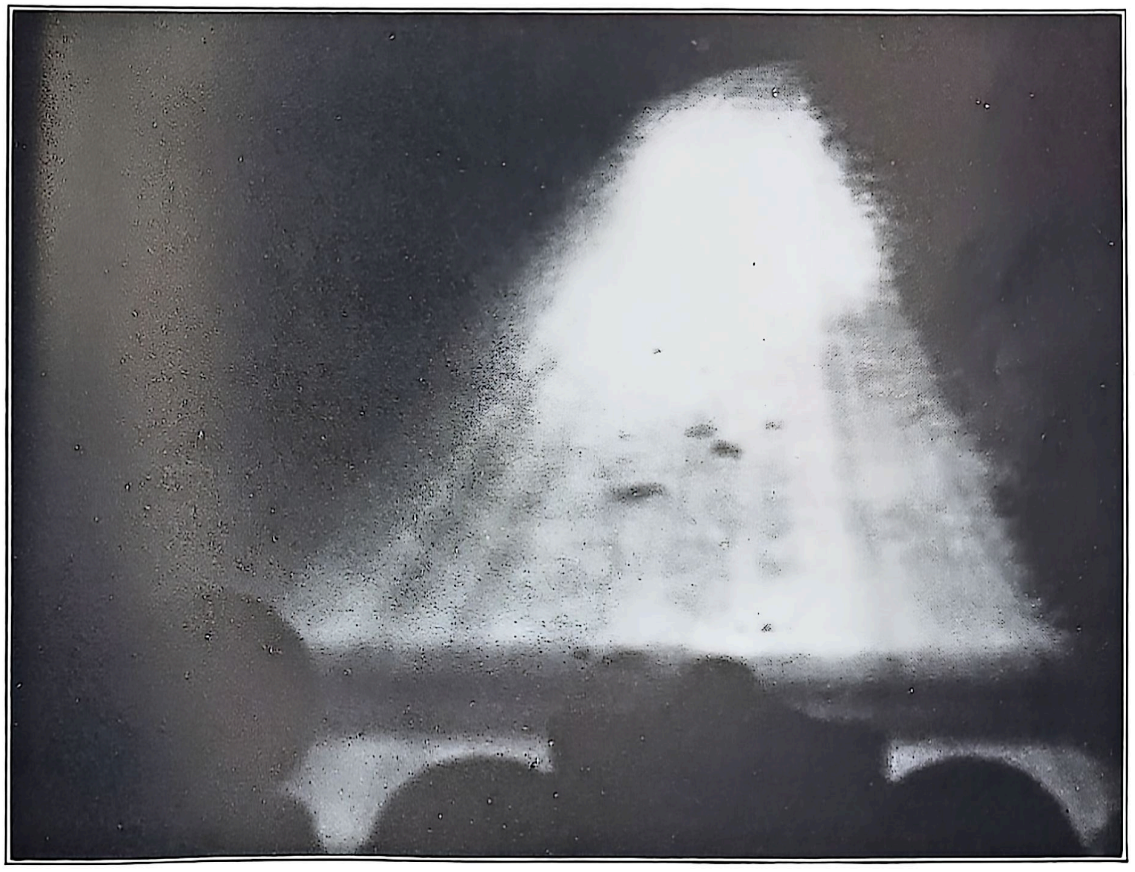
MAN AND HIS MACHINES

AUTOMOBILE HEADLIGHTS ON THE MUD-GUARDS

ONE of the noteworthy new ideas that have been incorporated in automobile body construction this year is the placing of headlights on the front mud-guards instead of on brackets at either side of the radiator. The new position is said to increase the efficiency, to eliminate a certain amount of vibration, to make the wiring more secure, and to lessen the danger of being "side-swiped." The customary location of headlights is inside the front wheels. Passing drivers, judging the position of the car by the headlights, try to allow sufficient room for that part of the car that extends on either side. The photographs that are reproduced on the facing page illustrate this advantage—especially the view by night—on a country road. So the car whose lights are placed on the mud-guards has the advantage of a wider turnout by the approaching car, and is thus less likely to be hit in passing. The new position puts the beam over the wheels, the illumination is greatly increased, the shock to the lamps that results from taking a bump is greatly reduced, and the protection of the lamps from mud and water is much better.

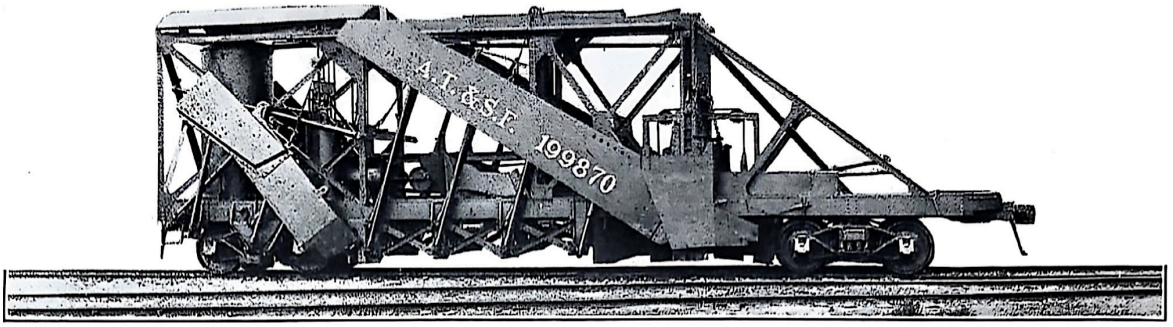






BY DAY AND BY NIGHT

TWO VIEWS OF THE SAME STRETCH OF ROAD. THE CURVE IS 700 FEET AHEAD OF THE CAR. THE LIGHTS ON THE MUD-GUARDS INDICATE THE EXACT CLEARANCE TO AN APPROACHING VEHICLE



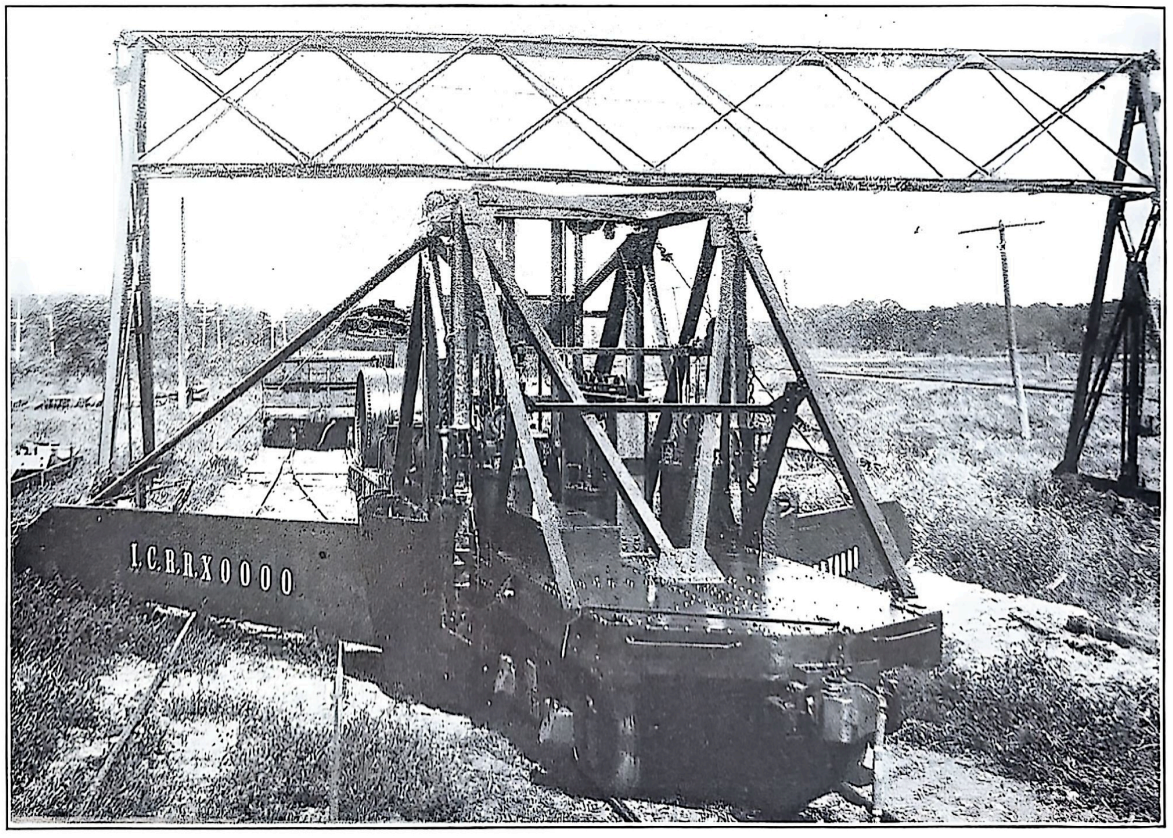
A SIDE VIEW OF THE TRACK-BALLASTING MACHINE

BALLAST-SPREADING MACHINE

A POWERFUL machine that will do the work of several hundred track laborers in building and shaping banks, elevating grades, spreading ballast, and digging ditches along the grades, is now being used by many railroads. Twenty-one of these machines have also been used on the Panama Canal.

Aside from the main wings, which handle the ballast material outside the tracks, there are two sets of wings beneath the car, and a set of bank-shaping wings at the rear. Ballast material deposited between the tracks can be spread by running the machine in either direction. Material dumped at the sides of the track can be converted into centre dump material by running the machine backward.

The bank-building and bank-shaping wings are shown on the rear of the car. These wings will shape banks symmetrically, sloping the grade $1\frac{1}{2}$ inches to the foot out to a distance of 5 or 6 feet from the end of the ties. By attaching



A MACHINE THAT SHAPES A ROAD-BED

AND DISTRIBUTES THE BALLAST WHERE IT IS NEEDED, BESIDES SHAPING THE BANKS ON EITHER SIDE. ONE MAN CAN OPERATE IT

plows to the outer ends of the main wings, ditches can be opened, banks built up, and outside banks plowed down to a distance of 20 feet from the centre line of the track. The machine will also take surplus material from between double tracks and deposit it on outside banks.

The mechanism of these machines is operated by means of compressed air, and is entirely controlled from the operator's platform. In lowering the wings to the desired level for work the operator simply places his foot on a lock pedal and holds it there until the indicator shows that the position is correct. Then he removes his foot from the pedal and the wings become rigidly locked. In fact, the operator can handle the different wings almost as easily as he can turn the hands of his watch.

AN AUTOMATIC BRICK-CONVEYER

THAT ENABLES FEWER MEN TO PAVE STREETS WITH LESS LABOR AND AT GREATER SPEED THAN IS POSSIBLE WITH HAND WORK, BESIDES SAVING BREAKAGE OF BRICKS

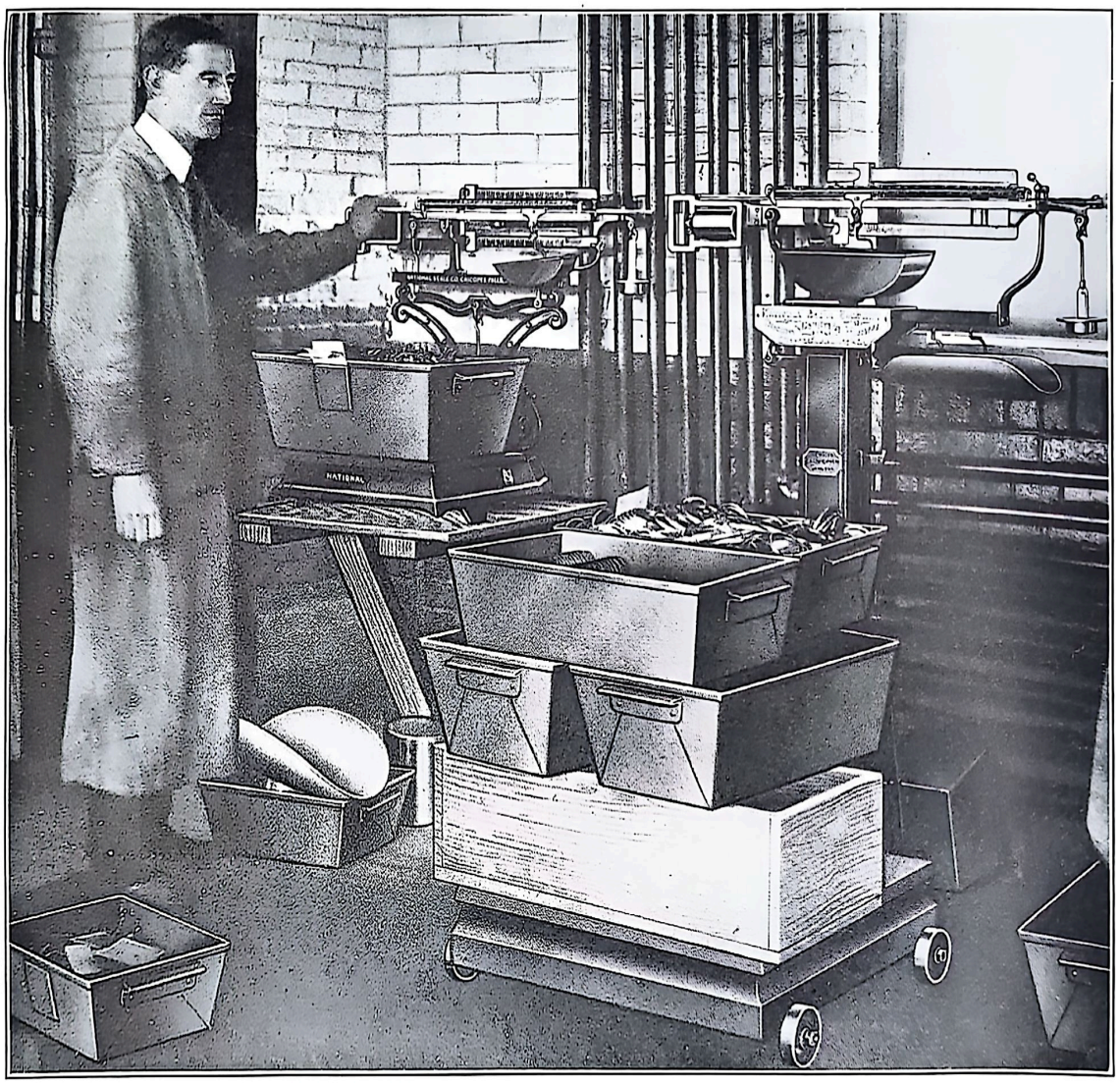
BRICK-CONVEYER FOR PAVING

A SIMPLE device, but one that saves considerable time and labor in the laying of brick pavements, is here shown. It is a gravity conveyer in the form of a trough that has a wheel at the inner end. Two of the conveyers are used on a paving job in the manner that is shown in the illustration. The bricks, loaded into the outer ends, which extend over the curbing, slide on rollers toward the lower end. These conveyers are pushed along in front of the pavers. It is estimated that a gang of seven men — four laborers, required for the placing of the bricks in the two troughs, and three pavers — can cover 1,500 yards a day on a prepared grade. Chipped or broken brick cannot be used in street paving. Such a system as this eliminates much of the breakage.

COUNTING SMALL OBJECTS BY WEIGHT

COUNTING small objects, piece by piece, is a tedious task that is made unnecessary by weighing-scales that have been especially adapted for use as counting-machines. The contents in numbers of any box, barrel, bag, truck, or barrow containing an unknown number of like parts or pieces can be de-

termined accurately and almost instantly. There is no chance for confusion of figures, errors in estimates, or defective calculations, as the accuracy of the count is governed mechanically. Results in pieces, dozens, or gross are obtained with equal ease and exactness.



SCALES THAT COUNT ACCURATELY

BY FIRST DETERMINING THE WEIGHT OF ONE STANDARD PART OF A MOTORCYCLE AND THEN SETTING A RATIO BAR, THE MAN WHO USES THESE SCALES CAN COUNT THE PARTS BY WEIGHT WITH PRECISION AND GREAT RAPIDITY

The street railway companies of Detroit and Philadelphia, for example, use these machines for counting transfers and tickets. The saving of time that results from placing a quantity of tickets or transfers on the scale and thus ascertaining the number by weight is tremendous when compared with the ordinary method of counting them by hand.

The method is one of ratio weight, scientifically applied. Let us say, for example, that one of the street railways wishes to count its tickets in batches of 10,000, and that the counting scale it uses weights at a ratio of 200 to 1. The first thing to do is to set the pointer upon the 10,000 mark, and then place 50 tickets in the ratio pan which is shown suspended under the weighing beam. Tickets are then placed upon the platform of the scale until the beam is in balance, and when this happens the number of tickets weighed will be 10,000. At no time are individual piece weights required to obtain a count.

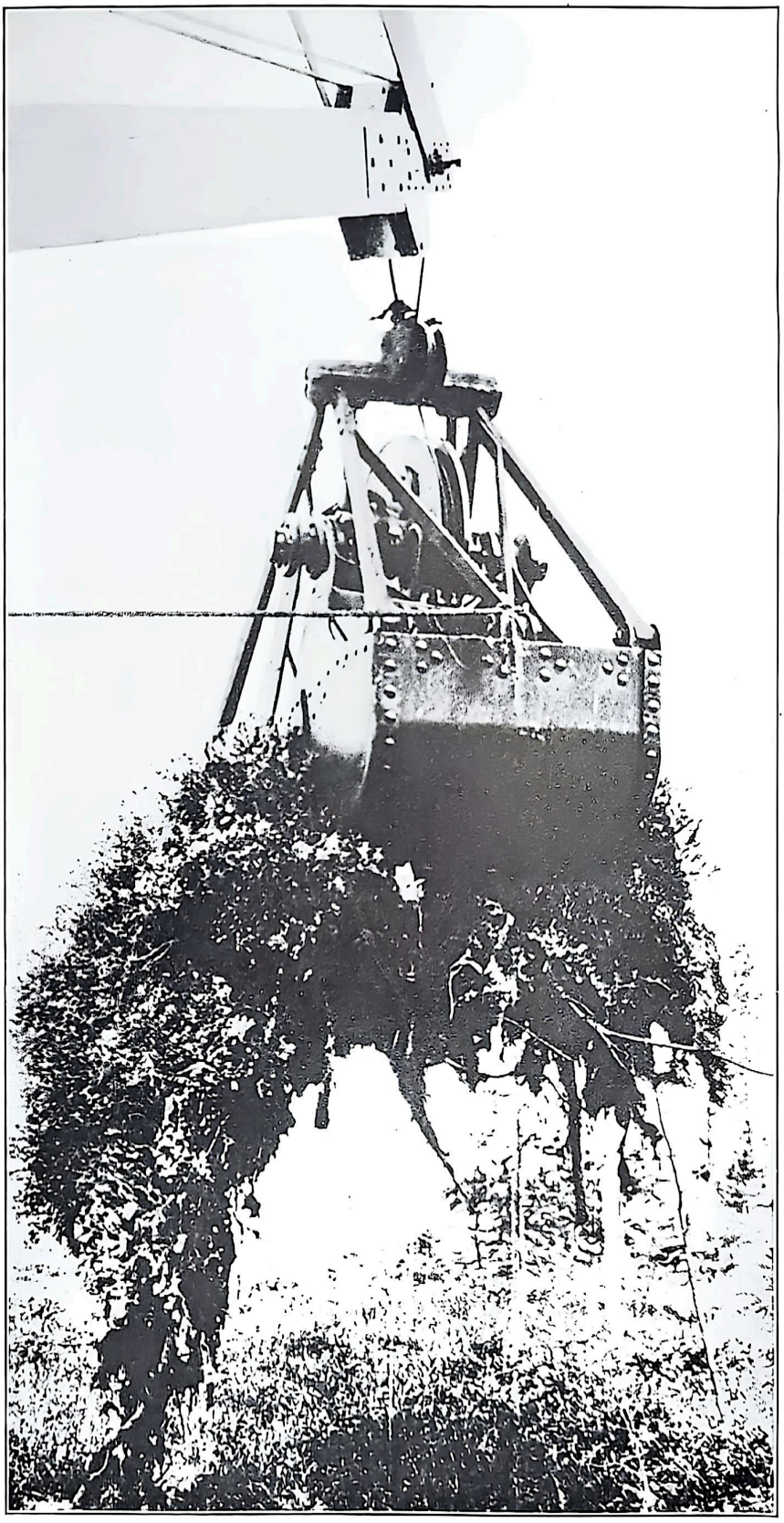
As many as 22 models of counting machines have been placed on the market. The smallest of these, designed especially

for watchmakers and jewelry manufacturers, will accurately count pieces so small that 25,000 of them weigh but an ounce.

CANAL DIGGING WITH CLAM-SHELL BUCKET

BECAUSE of the nature of the material to be excavated, a clam-shell bucket, operated by a barge derrick, is being used in the digging of a canal 30 feet wide and 6 feet deep, through one of the biggest cranberry marshes in the world. This marsh is near Phillips, Wis., and covers nearly 1,500 acres. The operation of a cranberry marsh calls for a lake that can be dammed or released at will. During certain seasons of the year it must be flooded.

The material being excavated in the digging of the canal ranges all the way from thick, gummy soil, full of roots, matted and interlaced, to hardpan. A jawful of material several times greater than the interior capacity of the bucket is shown in the illustration.

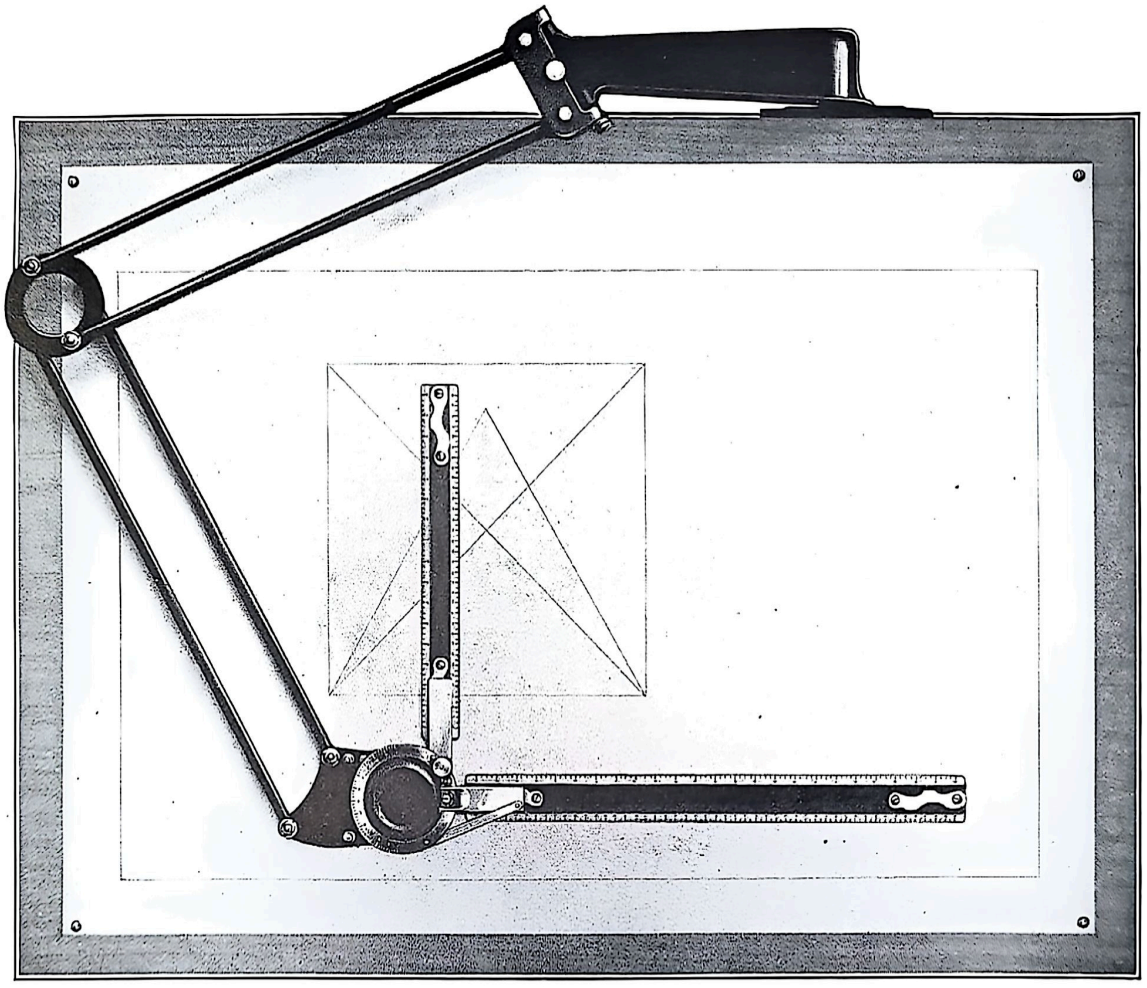


A NEW USE FOR A DREDGER

THIS SPECIALLY DESIGNED CLAM-SHELL DREDGER DIGS CANALS WITH WHICH TO DRAIN CRANBERRY MARSHES. IT SAVES BOTH TIME AND MONEY

IMPROVED DRAFTING MACHINE

THIS drafting machine, which is shown in its latest improved form, is designed to take a great amount of drudgery out of drafting and to remove a multitude of annoyances and distractions. It consists of two parallelograms, a protractor, and a square that has graduated ruling edges. The two parallelograms joined together constitute an arm which, anchored to the board, gives the protractor and square a parallel motion about the drawing. This form of parallel motion permits either zero on the ruling edges to be placed instantly at any point on the drawing by a single direct movement, because the operation of the arm is similar to that of the human arm. Starting from the zero, a line is drawn along the graduated ruling edge to the exact length required. There is no attention of any kind required for alignment, no changing from a ruling edge to a scaling edge, and no over-running edge to be erased and patched up. The square is used because as soon as a line is drawn, another line at right angles to it is usually required. The blades of the square are interchangeable for all gradations. The protractor, which is shown at the end of the arm, is so arranged that it permits the square to be set at any angle, and it then has the same parallel motion about the board as when set at zero.



A MECHANICAL ELBOW

THE UNIVERSAL MOVEMENT OF THIS DRAFTING DEVICE SAVES MUCH MANUAL EFFORT, AND ITS STRAIGHT EDGES, FIXED AT RIGHT ANGLES, SAVE INNUMERABLE OPERATIONS IN DRAWING PLANS

The particular novelty of the tubular rod machine here shown is the ball bearings. There is no play in these bearings. They are of four-point type, which allows one race of balls to take stresses in every direction. The result is a light, smooth, floating motion in the movement of the arm.

THE UNIVERSAL UNIVERSITY

AN EDUCATION OR A TECHNICAL TRAINING FOR ANY ONE, ANYWHERE AND IN ALMOST ANY SUBJECT

BEING THE STORY OF HOW A HUMANITARIAN IMPULSE GREW INTO THE GREATEST TEACHING INSTITUTION ON EARTH

BY JOSEPH H. ODELL, D. D.

It is not my purpose to offer any article or commodity for sale. What I am writing now to the intelligent American public has no commercial or financial end in view. One of the most remarkable educational and sociological institutions in the world's history has grown to international fame and power in our midst and while multitudes of men have been benefited by it the leaders of national thought and enterprise have so far failed to realize its importance as a national asset.

An institution that has become a big factor in enhancing industrial efficiency, that has increased the earning power of hundreds of thousands of men and has become a social and moral lever to innumerable families is worthy of being understood.

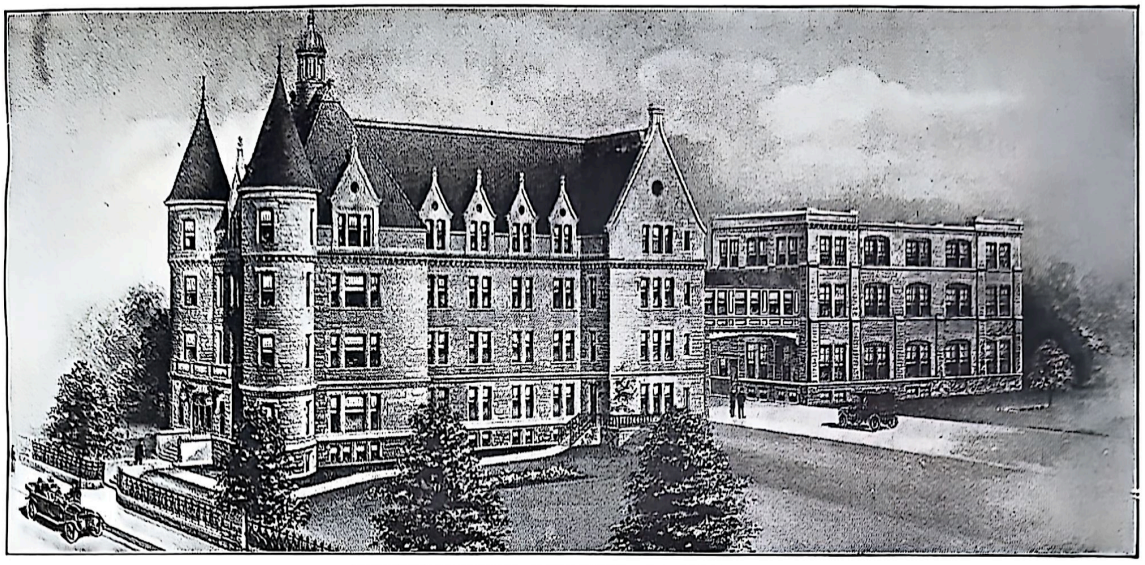
MR. THOMAS J. FOSTER

Entirely free from the taint of charity and without adding a mill of taxation to the over-burdened taxpayer the International Correspondence Schools have succeeded in realizing many of the hopes and ideals of political economists and humanitarians. No thoughtful man should be willing to remain ignorant of the purpose, methods, and achievements of this institution.

A Fruitful Humanitarian Impulse

The International Correspondence Schools had their birth in a humanitarian impulse. Twenty-five years ago Mr. Thomas J. Foster, then proprietor and editor of *The Mining Herald*, of Shenandoah, Pennsylvania, was appalled by the number of mine tragedies in the anthracite coal regions. He believed they were due chiefly to ignorance on the part of the mine owners, superintendents, and workmen. In order to furnish information to those engaged in the hazardous occupation of mining Mr. Foster began a series of "Questions and Answers" in his paper. At that time the only practical textbooks on the subject were published in England and by means of their contents Mr. Foster answered the questions that soon flooded his columns. It was quickly discovered that miners, mine foremen, and superintendents were willing to pay for a more extended course of study if such were available.

With the help of competent engineers Mr. Foster prepared a course of correspondence instruction in coal mining and his first group of students began serious work 22 years ago. That successful beginning stimulated not only the humanitarian but the educational confidence of the editor of *The Mining Herald*, and from that day to this Mr. Foster has been constantly adding new courses of correspondence instruction, until now the International Correspondence Schools offer 275 courses of study — a far greater number and variety than any university in the world.



ADMINISTRATION BUILDING, SCRANTON, PA.

Sound Educational Basis

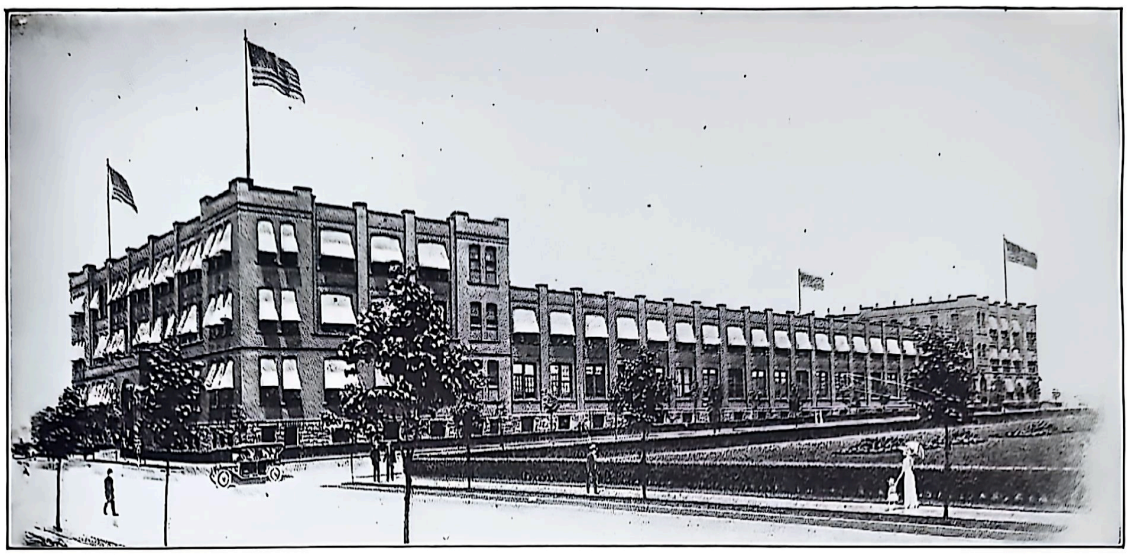
If the International Correspondence Schools had been an ordinary educational institution they could have adopted textbooks prepared by class-room experts; but it quickly developed that to teach by correspondence required an entirely new method. The institutions that have tried to carry on instruction by mail based on the ordinary textbook have failed. The I.C.S. textbooks are designed to meet the need of the student studying at home. They take practically no previous knowledge for granted; they proceed by easy stages and lead the student forward by natural and carefully graded steps; they foresee and meet the difficulties of the student by copious explanations, demonstrations, and illustrations; they eliminate all irrelevant matter, giving only such instruction as is essential to the mastering of the subject; the lessons are in brief units so arranged that the student is relieved from overstrain.

These textbooks form a library of 250 volumes and cost more than two million dollars ($2,000,000) to prepare. They are kept under constant revision with a view to meeting the difficulties of the student and to convey the newest knowledge or the latest methods of application. The costs of preparing a few of the courses are here given: Architectural, $98,178.06; Civil Engineering, $88,887.19; Textiles, $76,532.09; Coal Mining, $74,075.06. This expenditure upon textbooks certainly points to a solid and permanent foundation for the International Correspondence Schools.

The value of these textbooks is attested by the fact that they have been purchased and are being used for classroom work or for reference purposes in 167 universities, colleges, government schools, institutes of technology and vocational schools in America. The University of California has just discarded its textbooks dealing with the strength of materials and has had the International Correspondence Schools instruction papers on that subject bound into volumes, and has adopted them exclusively for the use of its students. The U. S. Navy Department has ordered 15,000 I.C.S. pamphlet textbooks for use in the new naval shipboard schools. This is about one-fifth of what will be required when the schools are in full operation. Several of the largest industrial corporations of the country are using I.C.S. textbooks and instruction papers in the classes they have formed for the training of their apprentices and employes.

The Universal University

Has this outlay been justified? The answer is that the International Correspondence Schools have enrolled 1,651,765 students in the United States and Canada during the past 22 years and are now enrolling new students at the rate of 100,000 a year. These figures are not given simply because they form an impressive total but for the reason that such an institution can only provide



INSTRUCTION BUILDING, SCRANTON, PA.

high grade and efficient instruction when working on a large scale. For example, one of the courses of study — Electro-therapeutics — has a small enrolment because it is an advanced study for medical practitioners. The cost of conveying the instruction and correcting the papers results in a considerable loss each year to the institution. Salaries and overhead charges are just as great whether five or fifty papers are corrected per day. On the other hand, the Electrical Engineering Course has been taken by 224,188 students and so it is possible to handle the students' work at the minimum cost.

In the place of classroom recitations the student is required to send written answers to the School Examiners of the Instruction Department, the questions being designed to test the actual mastery of the subject by the student and cannot be answered by a mere formal copying of the text.

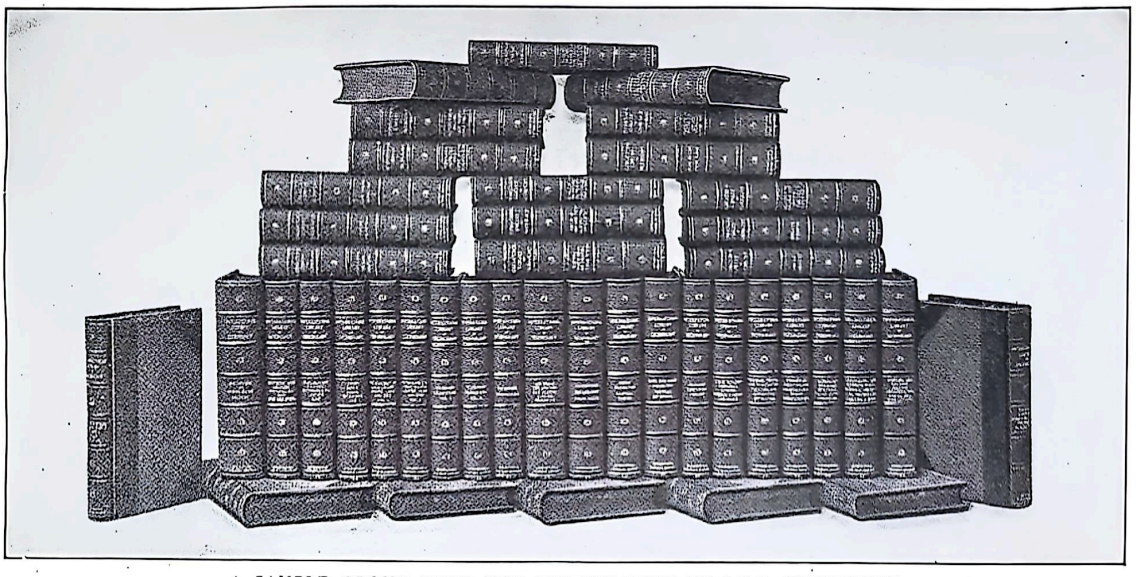
These papers are very carefully examined by the expert examiners, all errors are corrected, difficulties explained, and the principles and processes made clear if they seem obscure to the student. Marks are given for each grade of work and no scholar is permitted to go on with his next lesson until the one upon which he is engaged is entirely satisfactory.

In order to prepare the student for serious work upon his Course, he is required first to pass an examination upon a preliminary pamphlet, entitled "The Art of Study," in which he is taught how to study to the best advantage.

Finding and Inspiring Students

While it may be acknowledged that advertising is one of the most important factors in modern life, it has been demonstrated that the International Correspondence Schools cannot secure enough students, even by means of the most elaborate and costly advertising, to insure the success of their enterprise, either upon humanitarian or commercial grounds. More than 20 years ago President Foster realized the force of Professor Huxley's statement: "*I conceive that two things are needful. On the one hand, a machinery for gathering information and providing instruction; on the other hand, a machinery for catching capable men wherever they are to be found, and turning them to account.*"

One of the chief differences between the regular college or university and the International Correspondence Schools lies in this: men who *want* an education *seek* the university, whereas the International Correspondence Schools *find* the men who *need* an education. No less than 1,346 agents of the Schools are scattered through the United States and Canada, whose one business it is to go into the homes, mills, factories, and workshops to persuade men that they can be benefited by a course of instruction. These agents create ambition, stimulate hope, and preach self-reliance. They tell men, and they prove their point by innumerable examples, that they can make themselves more efficient in their present occupations or qualify themselves for other and



A SAMPLE GROUP FROM THE 250 VOLUMES OF I.C.S. TEXTBOOKS

more congenial and more remunerative occupations by a course of study at home and in their spare time. In this way they have personal interviews with tens of thousands of persons each week and the contact thus established results in inspiration and encouragement to multitudes who have lost hope in the hard battle for existence amid modern conditions. The International Correspondence Schools, as a part of their student enlistment work, also run instruction cars on a number of the most important railroads of the United States and Canada.

The cost of establishing and developing these agencies has been enormous, but the results have amply justified the investment from every standpoint. Up to the present the International Correspondence Schools have spent $1,703,965.20 in agency establishment, but the money thus invested must be regarded as necessary equipment just as much as the right of way cost of a railroad.

Keeping the Students Studying

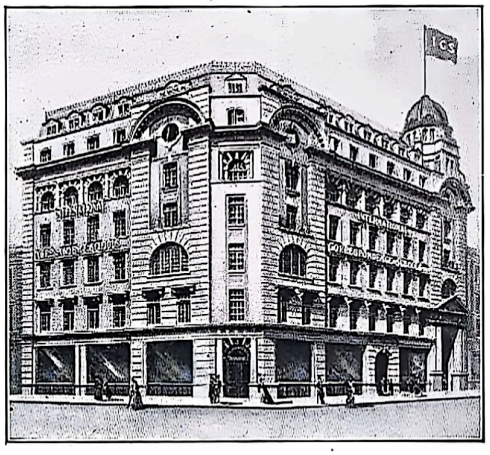
No graver mistake can be made than to imagine that the International Correspondence Schools make a profit from lapsed students. Lapsing of students does not appreciably reduce the costs of the institution. As most of the enrolled students pay for their courses of instruction on the instalment plan the profits of the enterprise come from the instalment payments of the students. A student will not continue to pay unless he continues to study, therefore it is the best business policy of the Schools to establish the study habit. Once a month, at least, the representative or agent of the Schools calls upon the student, not simply to collect the instalment due, but to offer encouragement, advice, and even assistance with his studies. This constant contact of the International Correspondence Schools with the student-body makes the institution a bona fide educational agency rather than a merely commercial enterprise and insures a permanent future.

Indeed, no effort is spared to keep the student at his studies without intermission. Beside instructing the students in the most approved methods of acquiring knowledge prior to the first lesson of their course, and the periodic calls of the representative, a special department of encouragement and inspiration has been established by which sluggish or discouraged men are stimulated in their work. During the year 1913 no less than 805,079 individual letters were sent out to such persons, over and above 205,813 special letters dealing with particular difficulties encountered in the progress of their study. This resulted in an increase of 45 per cent. more study than was achieved before the department was put into force.

The International Correspondence Schools are faithfully, earnestly, and persistently trying to convey instruction by every method known to pedagogy and psychology and they are sparing no money in the effort.

Do the Students Profit?

Beyond a doubt. Every day the evidence accumulates and can be placed before any one who wishes to investigate. The International Correspondence Schools recently published a book giving the life history of 1,000 of their students, in each case furnishing the reader with the name, address, and occupation of the example cited. These were simply a cross-section taken from 26,000 letters, voluntarily sent to the institution, gratefully acknowledging the benefits received from the instruction of the Schools. It is no exaggeration to state that every city and fair-sized town, and almost every village in America, can furnish examples of men who have been lifted by this one institution from penury to comparative affluence, from obscure drudgery to honor and influence, from the precarious ranks of unskilled and ill-paid labor to positions as skilled mechanics, foremen, superintendents, manufacturers, and men of large financial affairs. In fact many very successful and well-known heads of big industries, engineers, architects, and corporation managers have been International Correspondence students and have reached their positions of eminence by means of the instruction and training provided by this institution.



INTERNATIONAL CORRESPONDENCE SCHOOLS, LONDON, ENGLAND

No one can possibly estimate the economic and social and moral part that the International Correspondence Schools have played in our complex national organism during the last two decades. Behind all statistics there are visions of a new and healthier and happier environment for multitudes of families.

World-Wide Extension

Fortunately the International Correspondence Schools are on a firm financial foundation. They have done a gross business amounting to $85,753,140, and have distributed cash dividends amounting to $7,025,372, and stock dividends of $1,875,000. Beside this they own buildings valued at $1,159,280.29, copyrights and plates estimated to be worth $1,864,404.25, and behind it all a substantial surplus. This has enabled the International Correspondence Schools to become genuinely international. Added to their 3,400 employes in America, they have started a branch school in London which promises soon to rival its parent in this land. Already there is a staff of 400 instructors, textbook writers, and clerical employes in London, with 700 men engaged in selling scholarships in the British Isles. More than 100 men represent the I.C.S. in the British Colonies and the movement has the indorsement and coöperation of prominent English officials and educationalists. Branches are being organized in Central and Southern America, Mexico, France, Spain, and China for which special textbooks are now being prepared.

The Man Who Feels, Sees and Does

President Foster is a man of deep feeling, clear vision, and prompt action. From his office in the Administration Building in Scranton, Pennsylvania, he directs the energies of nearly 5,000 persons who are dedicated to conveying education and technical training to those who need it in any part of the world — even to the remotest corners of the earth, to places where the name of America is hardly known. He is pouring out thousands of tons of educational and inspirational literature every year, every page of which he hopes will open the door of opportunity to some one who now feels doomed to poverty and obscurity for the lack of adequate educational training. When men awaken to the facts and all of their far-reaching consequences in the advance of civilization and social progress, Thomas J. Foster, Founder and President of the International Correspondence Schools, will be hailed as one of the greatest and most honored of modern benefactors and educationalists.

ANSWERS TO QUESTIONS ABOUT FARM LANDS

146. — *Q.* Where, in your opinion, is the better country for beef cattle raising, in the South Atlantic or the Rocky Mountain States; and why? What particular locality in either of these sections would you suggest?

A. For the man who contemplates buying land for beef cattle raising, we would favor the South Atlantic states, because, in general, (1) there are extensive tracts of land available at low prices; (2) the climate is milder necessitating fewer and less extensive buildings, and, on the part of the cattle, an expenditure of less energy to maintain their body temperature; (3) the rainfall is more abundant and dependable; (4) large yields of the most valuable and economical stock foods can be grown with less labor than in the Rocky Mountain section; and (5) the tendency in beef raising is away from the extensive, range methods, and toward the intensive utilization of limited areas (of pastures, soiling areas and feeding lots) to which conditions the Southeast is well adapted.

Conditions are perhaps even better farther south and westward into Alabama and Mississippi, so long as one stays above the cattle tick quarantine line.

The one great obstacle here, as throughout the East, is the marketing problem. Until local, co-operative or municipal abattoirs are established or some other system for disposing of a few head of stock at a time, the small farmer will labor under a disadvantage that does not hamper the man who farms a large acreage and raises and ships many cattle.

We would not suggest any "particular locality" save as the result of a careful study of the needs, plans, resources and ability of any particular stock raiser. There are, of course, in each state sections undesirable for stock raising, but it is impossible here to enumerate and locate these.

147. — *Q.* Where can I get information about the Mountain and Piedmont sections of North Carolina as places of residence? I want data about climate, industrial and agricultural development, educational advantages, etc.

A. For detailed climatic data write to the U. S. Weather Bureau, Washington, D. C., for Sections 78, 89 and 90 of the Summary of Climatological Data. Soil Surveys of Cabarrus, Caswell, Gaston, Henderson, Mecklenburg, Pasquotank, and Transylvania counties and the Asheville, Hickory, Mount Mitchell, and Statesville areas (obtainable, if still in print, from the U. S. Bureau of Soils)supply much valuable information. State Commissioner of Agriculture W. A. Graham, Raleigh, M. V. Richards, Southern Railway, Washington, D. C., and J. A. Pride, Seaboard Air Line, Norfolk, Va., can also afford you information and assistance.

148. — *Q.* What kind of soil has Cameron County, Texas, about 45 miles northwest of Brownsville and 25 miles in from the coast? What crops can be grown there and is irrigation by pumping from wells practicable?

A. The soils of the particular locality you mention are of the Victoria series — and of either the loam or the fine sandy loam phase. Their characters, value, needs and possibilities, together with the agriculture, irrigation, crops, etc., of Cameron County are fully discussed in the Reconnaissance Soil Survey of South Texas, 1909, which you can probably secure from the U. S. Bureau of Soils, Washington, D. C.

149. — *Q.* Would you consider it advisable to invest in the Everglade Lands of Florida in the neighborhood of Miami?

A. As we have often said, unless you are prepared to put your money into a speculation pure and simple, we would not advise the purchase of Everglade land especially if you *have not carefully examined it.* Close to Miami, and in some other places, there are undoubtedly tracts where farming can be profitably carried on at the present time. Without doubt, also, the soil of the Everglades *when permanently reclaimed* is well adapted to the growing of truck crops; the climate, too, is favorable. But such land as is now being successfully farmed is far from cheap, while it is practically impossible to say when any particular tract now under water will be ready for actual and permanent settlement. In short, you might, by careful selection and a study of conditions come out on top, but it is somewhat of a gamble and you are just as likely to lose what you stake.

150. — *Q.* I was fortunate enough to draw a number in the opening of the Fort Peck (Montana) public lands, but as I am not very well fixed financially I will have to work until I can save enough to improve and develop the homestead. Can I not send my family out to live on and run it while I am working elsewhere?

A. As we interpret the regulations of the General Land Office, you are required to establish, within six months after date of entry, "actual residence on the land, to the exclusion of a home elsewhere" which must continue "until patents have been earned." In the case of actual homesteading this means continuous residence and the cultivation of the land for at least seven months of each of three consecutive years; during the second year not less than one sixteenth of the area entered must be cultivated and during the third year not less than one eighth. Any entry which is subject to commutation (by actual payment for the land) may be commuted by showing "fourteen months substantially continuous residence and the cultivation of at least one sixteenth of the area during the year preceeding proof." After this the land is yours to be occupied and cultivated by whomsoever you desire. It would seem, therefore, cheaper for you to make your proof by actual cultivation than by commutation. We suggest, however, your writing direct to Commissioner Fred Dennett, General Land Office, Washington, D. C., for his ruling in your case.

151. — *Q.* What is the soil in the Lower Rio Grande Valley, particularly Hidalgo County, Texas? Is the rainfall sufficient to mature crops, or are artesian wells practicable?

A. See answer to Question 148 above, the latter part of which covers Hidalgo as well as Cameron County.

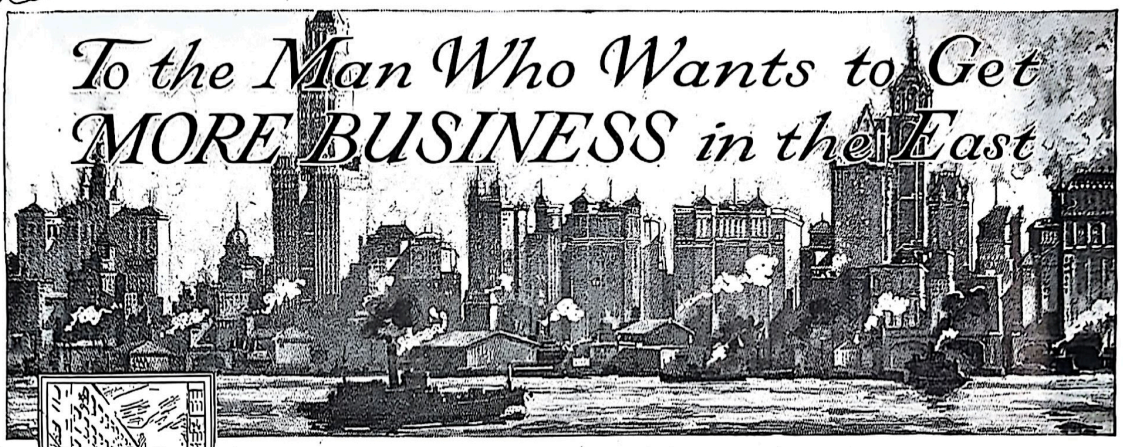
152. — *Q.* I would like to secure about ten acres of land in southern California preferably within twenty-five miles of Los Angeles, but outside the ultra high priced zone. It should, however, be near some town, with good railway service, gas, electricity, etc., and suitable for poultry and fruit raising as well as residential purposes.

A. The average value of farm land in Los Angeles County was in 1910, $238 an acre and in Orange County about $150. At this rate such a tract as you describe would be reasonably cheap at $500 an acre, if indeed you could find one with all the advantages you mention. Cheap land in southern California is very liable to be either rough and hilly, arid, or inaccessible. However it would do no harm to write for suggestions to the Board of Trade of Los Angeles, Fresno, and other cities of the region, although we feel your chances of finding just what you want are small.

No Alum

To avoid baking powders made from alum or other ingredients which may be injurious to health, READ THE LABEL and use only baking powder shown to be made from Cream of Tartar.

Made from Cream of Tartar



A RECENT report of the Census Bureau at Washington classes New York as the "chief center of manufacture for the United States." In New York City there are 28 different lines of business each one of which produces and sells over $10,000,000 worth of goods per year. In one industry alone New York supplies half the total output of the United States.

As a financial center New York is more than six times greater than any other city in the country. Twenty-six per cent of the banking power of the United States is centered in New York—and 10 per cent of the banking power of the world.

These are stupendous facts and figures. They emphasize the vast and far reaching importance of New York as a focusing point for business—as a base from which YOU should operate if you want to develop import or export trade, or if you want more business in the East, with lower selling expense, reduced transportation costs, and quicker deliveries.

You should have storage, assembling, shipping or manufacturing quarters in New York—

BECAUSE **you would then command the most efficient and complete manufacturing and shipping facilities in the United States.**

BECAUSE **27% of the buying population of the United States would be located within 100 miles of your door—a market of tremendous possibilities.**

BECAUSE **New York is the gateway through which one-half of the import and export business of the United States passes.**

BECAUSE **in New York you would have a labor supply not to be found in any other American city.**

The untold economic and business building advantages back of all this have been developed to a point of highest possible efficiency in

BUSH TERMINAL

the greatest industrial community in the world, located on New York Harbor, but a short ride from the city's center.

Some of the 200 Bush Tenants

American Chicle Co.
American 5 & 10c Stores
American Litho. Co.
Am. L'ndry. Mach. Co.
Amory, Browne & Co.
Armour Glue Works
Beech-Nut Packing Co.
Henry Bosch Company
Oliver M. Burton Co.
Century Cork Company
Cohen, Goldman & Co.
Crex Carpet Company
Deering Milliken & Co.
Detmer Woolen Co.
Dunham Mfg. Company
Eiseman Magneto Co.
Encyl'a. Britannica Co.
Max Englander
Fairbanks Morse & Co.
Marshall Field & Co.
Robert Graves Company
Holeproof Hosiery Co.
The Jones Speedometer
S. Karpen & Bros.
Larkin Company
Libby McNeill & Libby
McClure Newspaper Syn.
Republic Metalware Co.
Roessler & Hasslacher Chemical Company
R. & G. Corset Co.
Rueckheim Bros. & Eckstein
Russia Cement Co.
Sears-Cross Company
John Simmons Company
Swedish Iron & Steel C'p
C. J. Tagliabue Mfg. Co.
Taylor N'ry Baby Bed Co.
Tidewater P'r Mills Co.
Troy Ldy. Mach'y Co.
United Cigar Stores Co.
A. A. Vantine & Co.
G. Washington Coffee Refining Co
Wm. Wrigley, Jr. Co.

BUSH TERMINAL

is already the New York home of over 200 live, wide-awake concerns—some of them in the ten million dollar class. New buildings are constantly going up. In these clean, modern, fire-proof structures there is space ready for you to lease RIGHT NOW—just as little or much as you need, arranged to suit your requirements—on one floor or several floors.

Here you will have room to expand as your business grows. You will find abundant daylight, ample power, inexhaustible water supply—to be paid for as used. You will have fire protection that pulls insurance down to 10 to 20 cents per hundred—a rate without precedent. You will have thoroughly up-to-date sanitary conditions for workmen—and an abundant supply of labor, housed near at hand.

All railroad and steamship lines connect directly with Bush Terminal. Goods are delivered to your floor and shipments are taken from your elevator absolutely WITHOUT CARTAGE EXPENSE.

To locate in New York is no longer expensive or difficult. It is EASY and ECONOMICAL—reduced to the lowest terms of simplicity—by the Bush Terminal plan.

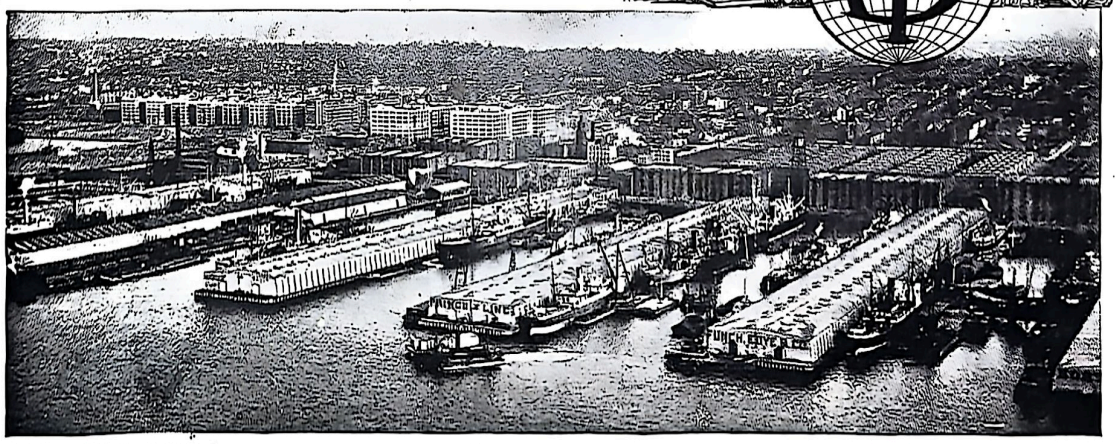
Yet you want us—and we want you—only if it is to YOUR advantage. We will make a careful investigation and tell you frankly whether New York as an operating base would SAVE MONEY for you; whether it would reduce transportation costs, thus netting BIGGER PROFITS on present business; whether it would simplify buying and selling operations, thus enabling you to build MORE BUSINESS—Eastern, Export or Import; whether it would bring you closer to raw material sources and CUT MANUFACTURING COSTS.

This service costs nothing, and entails no obligation.

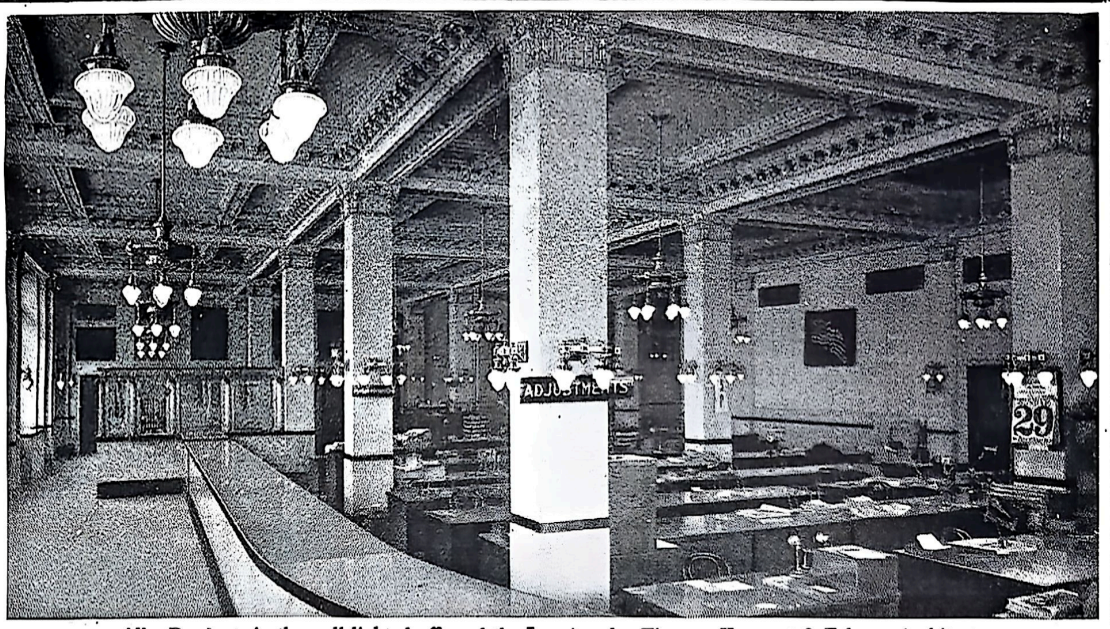
"How to Reduce Overhead Expense"

is the title of a valuable book we will send free to any business man who requests a copy on his firm letterhead.

Bush Terminal Company, 100 w Broad St., New York



A view of Bush Terminal



Alba Pendants in the well-lighted office of the Los Angeles Times. Krempel & Erkes—Architects

Good Light is a Business Getter

Good light draws trade—well-lighted stores, windows, offices and well-lighted streets attract buyers. Your customers stay longer and buy more if seeing is easy and comfortable; your employees work efficiently (more and better work) and accurately (with fewer mistakes) in well-lighted places.

Alba Globes and Shades Make Seeing Easy

Good Light is mostly a matter of the right globes and shades. A poor shade absorbs the light—*money wasted;* Alba Globes and Shades diffuse the light, direct it where it is needed, protect the eye against harsh spots, look well, and get more and better light from the same current—*money saved.*

How to get Good Light

(1) Determine to investigate. (2) Get one Alba Shade from your nearest dealer—see what a difference it makes. (3) Send us description of your space and we will advise you without charge how to light it well. (4) Fill in the attached coupon for one or more of these books.

"Business Lighting"—Portfolio 47-P.
"Home Lighting"—Portfolio 63-P.
"Good Light"—Booklet 60-P.

Reg. U. S. Pat. Off.

Macbeth-Evans Glass Company
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FOLD, TEAR OFF, FILL IN, MAIL

4-14

Mark with an X the Booklet which you wish

For Booklet on Good Lighting: write for Book No. 60-P

For Home Lighting: write for Portfolio No. 63-P.

For Business Lighting: write for Portfolio No. 47-P.

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Street .....

City and State .....

Macbeth-Evans Glass Co., Pittsburgh

Do You Want One?

The pictures in this year's Jell-O Book are all by Rose Cecil O'Neill, the famous artist and author, whose "Kewpies" (delightful little imps, whose frolics always bring good to somebody) have found a firmer place in the affections of children than even Palmer Cox's "Brownies" had a few years ago. Rose O'Neill's Jell-O children are almost as well known as the Kewpies are or the Jell-O girl herself is.

The pictures are delightful, but no more so than the recipes for making some of the most famous Jell-O desserts in the easy Jell-O way, or the recipes for making brand-new Jell-O dishes just as easily.

One of the old and one of the new recipes are given here, so that you may see just what to expect in the beautiful new book.

Peach Delight.

Dissolve one package of Peach or Orange Jell-O in one pint of boiling water, or one-half pint boiling water and one-half pint juice from peaches. Pour a little of the Jell-O into the mould, lay in sliced or canned peaches, add a little more Jell-O, let it harden, then add another layer of peaches and more Jell-O until mould is full. Set away to harden. Serve with whipped cream.

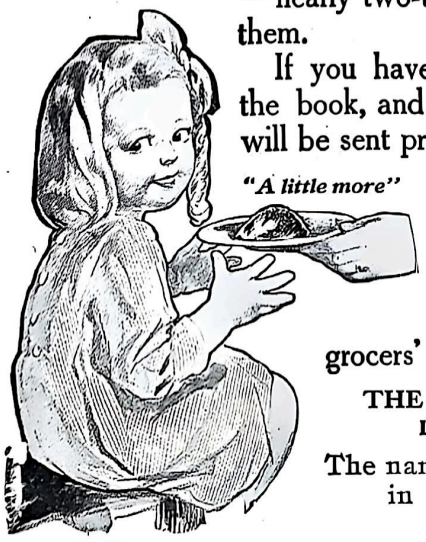
JELL-O

Mrs. Rorer's Bavarian Cream.

(Observe the simplicity of this recipe, and the low cost of the dessert as compared with the usual Bavarian Cream recipes.)

Dissolve one package of Orange Jell-O in one pint of boiling water. Add half a cupful of sugar and stand aside until it begins to harden. Then fold in one pint of whipped cream and turn into the mould. Serve very cold.—*Contributed by Sarah Tyson Rorer.*

Twelve million copies of the Jell-O book are printed, and twelve million homes —nearly two-thirds of all in America—will each receive one of them.



If you have not already received a copy of the book, and will write and tell us so, one will be sent promptly, free of cost, to you.

"A little more"

There are seven *pure fruit* flavors of Jell-O: Strawberry, Raspberry, Lemon, Orange, Cherry, Peach, Chocolate.

10c. each, per package, at grocers' or general stores.

THE GENESEE PURE FOOD CO.,
Le Roy, N. Y., and Bridgeburg, Can.

The name JELL-O is on every package in big red letters. If it isn't there, it isn't JELL-O.

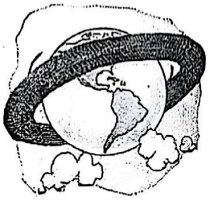
Unseen Forces Behind Your Telephone

THE telephone instrument is a common sight, but it affords no idea of the magnitude of the mechanical equipment by which it is made effective.

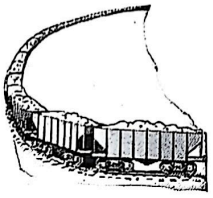
To give you some conception of the great number of persons and the enormous quantity of materials required to maintain an always-efficient service, various comparisons are here presented.

The cost of these materials unassembled is only 45% of the cost of constructing the telephone plant.

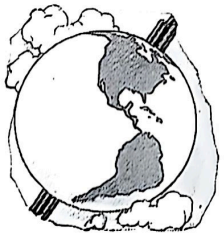
Poles
enough to build a stockade around California — 12,480,000 of them, worth in the lumber yard about $40,000,000.



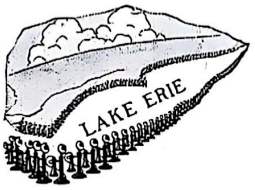
Wire
to coil around the earth 621 times—15,460,000 miles of it, worth about $100,000,000, including 260,000 tons of copper, worth $88,000,000.



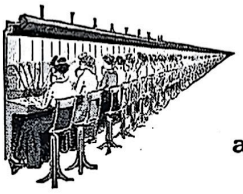
Lead and Tin
to load 6,600 coal cars —being 659,960,000 pounds, worth more than $37,000,000.



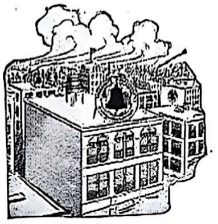
Conduits
to go five times through the earth from pole to pole—225,778,000 feet, worth in the warehouse $9,000,000.



Telephones
enough to string around Lake Erie—8,000,000 of them, 5,000,000 Bell-owned, which, with equipment, cost at the factory $45,000,000.



Switchboards
in a line would extend thirty-six miles—55,000 of them, which cost, unassembled, $90,000,000.



Buildings
sufficient to house a city of 150,000—more than a thousand buildings, which, unfurnished, and without land, cost $44,000,000.

People
equal in numbers to the entire population of Wyoming—150,000 Bell System employes, not including those of connecting companies.

The poles are set all over this country, and strung with wires and cables; the conduits are buried under the great cities; the telephones are installed in separate homes and offices; the switchboards housed, connected and supplemented with other machinery, and the whole Bell System kept in running order so that each subscriber may talk at any time, anywhere.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES

One Policy ***One System*** ***Universal Service***

A World-Wide Response Greets

The Silent Seven

Again the OLIVER has scored another triumph. Again it has raised the standard of typewriting, lightened labor for thousands of typewriter users, given greater speed, easier, smoother action.

Since our announcement of the new OLIVER NUMBER 7, it has aroused a furore of enthusiasm the country over. Experts have pronounced it the greatest advance in typewriter mechanics for a decade. Typists proclaim it perfection in lightness of touch, quick response and delightful ease of operation. Yet this beautiful machine, complete, equipped with Printype if desired, with all its added cost and value, is being sold at the same price as previous Oliver Models.

We earnestly urge you to see the new OLIVER NUMBER 7. In no other way can you so quickly appreciate the marvels of this masterpiece—so clearly understand its mechanical excellence—so surely convince yourself that in the new OLIVER NUMBER 7 typewriter building has reached finality.

The OLIVER No 7 Typewriter

The Standard Visible Writer

Automatic Devices —Easy Action

Equipped with "cushioned keyboard," with "anchor keys" and with a score of improvements, refinements and automatic features that make this model supreme.

The result is less effort, less eyestrain, greater speed, and a *25% greater value*. And yet any typewriter user anywhere can buy this splendid Model 7, on the same terms as previous models, for our famous 17-cents-a-day plan still applies.

Now on Exhibition at Oliver Agencies

Go see the new OLIVER NUMBER 7 at any Oliver Branch or Agency in the United States. Mark the beautiful simplicity of its construction. Note the rapidity with which it writes; its smooth, silent movement, how the minimum of effort is needed. Inspect the automatic features. Then compare its work with that of any typewriter you know. Try it on many kinds of work no other typewriter will do.

The Oliver was first with visible writing, first with visible reading, first with Printype, and it is but fitting that it should be first with automatic methods of operation.

Oliver Book DeLuxe

We have just issued a richly illustrated catalog describing the Oliver No. 7. A copy will be mailed free with our compliments if you send your name. A postal will do.

Openings for Local Agents

We have a most attractive offer to make in territory still open. Send for Opportunity Book. Present agents are increasing sales with new Model 7. Write for details today.

The Oliver Typewriter Co.
1102 Oliver Typewriter Bldg., Chicago

(412)

Why Internal Bathing Is Essential to Health

By C. GILBERT PERCIVAL, M. D.

NO MATTER how well or how regular you think you are, unless you are entirely different from seventy-five million other Americans, you do not eat the food nor perform the manual labor that will permit your system to rid itself of all the waste which it accumulates, without any assistance.

This waste, accumulating a little at a time in the colon (lower intestine), is proven almost the sole cause of our feeling dull and heavy, and lacking in ambition, initiative and keenness on some days, especially if the atmosphere be heavy and the day unpropitious.

As you probably know, there is nothing more poisonous than this waste, and the blood, in circulating through the colon, takes up and distributes just enough of it throughout the body to rob us of much of our normal efficiency, and pull us down below "concert pitch."

Of course, the more the accumulation, the more serious the effect, and any physician will tell you that 95 per cent. of all diseases would be absolutely prevented if the colon were kept free from waste.

Invariably, as you know, the very first step every physician takes in a case of real illness, no matter what its nature, is to give a laxative to get rid of the waste.

If we can consistently eliminate the waste all our functions work properly and in accord —there are no poisons being taken up by the blood, so it is pure and imparts strength to every part of the body instead of weakness—there is nothing to clog up the system and make us bilious, dull and nervously uncertain in our work.

You will never thoroughly realize how altogether bright, clear and perfectly healthy you can feel, until for a time you have been entirely free from this accumulation.

The best way to be rid of it, is the most natural way, with the least strain on the system, and nothing could be more simple or thorough than warm water, if properly applied.

Dr. Charles A. Tyrrell of New York has specialized on Internal Bathing, and made it his study for 25 years, and the "J. B. L. Cascade" for Internal Bathing is the finished result of his experiments and experience. This has been steadily growing in favor and use for the past 15 years.

Physicians are taking it up more widely and generally every day, and it seems as though every one should be informed thoroughly on a practice which, though so rational and simple, is so effective in its results.

A most interesting little book has been written by Dr. Tyrrell called "Why Man of Today Is Only 50 Per Cent. Efficient," which gives much valuable information of his researches and experience, and will be sent to anyone, without cost, who writes Charles A. Tyrrell, M. D., 134 W. 65th St., New York City, and mentions having read this in The World's Work.

This is a subject which is little understood generally, and seems to be of sufficiently vital importance to deserve a more intimate knowledge. You will find that this book treats the subject so clearly and intimately as to be most instructive, and is well worth the reading.

When a man from the West comes to New York he finds better hotels, better theatres, better restaurants. But he will find only one newspaper that treats western news as it ought to be treated. That newspaper is printed in Philadelphia, but is published wherever its services are wanted.

Ask for the Public Ledger in any of the leading hotels or clubs throughout the country.

AUTOMOBILES SAFER THAN HORSES

THE greater efficiency of the automobile—both the motor truck and the pleasure car — as compared with horse drawn vehicles has been clearly demonstrated during the past five years. And as a logical development of this greater efficiency, the automobile has proved itself a much safer proposition. In this connection we quote in part from a letter from H. W. Perry, Secretary of the Good Roads Committee of the National Automobile Chamber of Commerce published in a recent issue of the New York *Times*.

It is at least open to debate whether the automobile and motor truck have complicated the traffic problem. If it were not for these vehicles it is probable that the traffic situation would be much worse than it is. The London Police authorities have come to the conclusion that it is congestion rather than speed that is the most prolific cause of accidents, and they cite the fact that more accidents occur in one square mile in the heart of London, where traffic must perforce travel at a walking pace and where traffic is regulated by an enormous force of policemen, than in any other equal area anywhere in the Kingdom. Fewer accidents occur at other points in the city where the rate of movement is much higher and where a large number of vehicles pass in a given time. As a result of these observations the London police are bending their efforts to speeding up the traffic.

It is well known by users of motor trucks and delivery wagons that each of these units does as much work in a day as three horse-drawn wagons. If the 7,810 commercial motor vehicles now registered in Greater New York were taken off the streets, their place would have to be filled by 23,340 horse-drawn vehicles. Does Mr. Clowes or any one else believe that the change would tend to relieve the congestion or simplify the traffic problem? Suppose, further, that the 37,197 passenger automobiles registered in the Greater City were replaced by a sufficient number of horse-drawn carriages and cabs to perform their service, or even by an equal number of such vehicles. Is it conceivable that the traffic situation would be any less complicated? All motor vehicle interests agree that the number of street accidents is most deplorable, and are desirous of a solution of the traffic problem. Wherever a genuine effort is being made to find a just solution through the appointment of a Traffic Commission to study the matter without prejudice, the automobilists are most willing to coöperate by having a representative act on such a commission. Several representatives of automobile interests are, in fact, acting on such commissions, or have offered to do so. But no just solution can be obtained by the publication of figures and statements that tend to place all of the blame for the increase of accidents upon the motor vehicle. Such reports have a decided tendency to inflame the public mind against an improved mode of travel and haulage that is bound to predominate more and more until eventually horse traffic will be almost wholly displaced in the heart of a great city like New York. As this transition goes on, of course the number of automobile accidents will increase, until finally nearly all of the accidents will be caused by motor vehicles and street cars, and none, or relatively very few, by horses and wagons.

That the reports calling attention to the increase in accidents and showing that the increase is due to the automobile do inflame the public mind is shown by the publication of a letter printed in one of the metropolitan newspapers last week from a correspondent, probably not identified with any organization, who advocated that pedestrians "be allowed to carry revolvers that they could loosen up and have handy every time they cross the street." Any citizen writing such rantings, and any paper publishing them, is guilty of encouraging lawlessness instead of lending influence to suppress it. Perusal of dozens of other "letters to the editor" printed during the last month or two proves that the publicity that has been given this subject has not served to develop calm judgment. Further evidence of the effect upon the public mind of the agitation against the motor vehicle is seen in the fact that 114 automobile bills have been introduced in the Legislatures of nine States within the last six weeks. It is obviously unfair to condemn automobilists as a class because some drivers show an inhuman disregard of law and life. The individual criminal is the one to be punished.

The reports emanating from the National Highways Protective Society do not reflect that "thorough study of the facts" that one would expect of a statistician. The simplest analysis of the record of accidents for the last three years compared with the number of motor vehicles, trolley cars, and horse-drawn vehicles in use during those years proves that the increase in fatalities is due almost entirely to the increase in the number of vehicles. The ratio of fatalities to the number of motor vehicles has remained constant, whereas, on the contrary, the ratio of accidents or fatalities to trolley cars and horse-drawn vehicles has increased. Proof of this statement may be found in the following table, in which the society's own record of fatalities and their classification are compared with the reports of motor vehicle registrations by the Secretary of State and such figures as are available from reliable sources showing the numbers of electric cars in operation in the State each year. Unfortunately, the writer has not yet obtained figures relating to horse-drawn vehicles. There is good reason for believing, however, that there has been an actual decrease in these. Official figures show that there were 4,000 fewer licensed horse vehicles in Chicago last year than in 1910, and there can be no doubt that there has been relatively as great a decrease in New York City.

RELATION OF HIGHWAY FATALITIES TO VEHICLES

	1911.	1912.	1913.
*Automobile fatalities.	274	348	451
Motor vehicles registered	83,000	107,262	133,500
Deaths to 1,000 vehicles	3.3	3.25	3.37
Trolley car fatalities.	176	213	187
†Electric cars in use.	29,863	29,481	28,205
Deaths to 1,000 cars.	5.9	7.28	6.31
Horse and wagon fatalities	203	205	202

*Includes persons killed by motorcycles, by United States mail trucks, and as a result of children roller skating, hitching, and playing in the streets.

†Includes elevated and subway cars.

The foregoing figures indicate that as traffic conditions become worse as a direct and perfectly natural result of the increasing volume of traffic, the operators of motor vehicles are becoming more careful and more observant of traffic regulations. This is borne out by observation, which will show to any unprejudiced observer that as a whole the drivers of automobiles are much more alert and careful than the drivers of delivery wagons and horse-drawn vehicles.

In a careful analysis of the records of street accidents in Chicago, as reported to the Police Department and the Coroner's office, the Coroner of Cook County, Ill., has found that the horse-drawn vehicle has caused twice as many fatalities as the motor vehicle during the last four years per mile traveled.

The Wanted Six

Has Come—a Quality Six to Sell at $1750
Light, Handsome, More Economical than Fours

This is the latest from Howard E. Coffin, the great HUDSON engineer.

The man who built the first high-grade Four to sell under $3,000. Then the first to sell under $2,000. Then the HUDSON Six-54—the first quality Six to sell under $3,000.

Now he comes out with the HUDSON Six-40 — the first high-grade Six below $2000 — the most talked about car of the year.

But Price Isn't All

In this Six he employs a small-bore, long-stroke motor. It consumes far less fuel than any equal-powered Four.

And the car underweighs any comparable Four. Many Fours in this class weigh 40 per cent more.

It weighs 400 pounds less than last year's HUDSON "37"—it consumes one-fourth less fuel. Yet this is a Six, with 123-inch wheel base and two disappearing extra tonneau seats.

NEW
HUDSON
SIXES
Six-40—$1750
Six-54—$2250
f. o. b. Detroit

Now Legions Can Own Sixes

The Six of the past has been high-priced, heavy, wasteful. The costly cars have long been Sixes. But the man who wanted modest price and weight, modest operative cost, has been confined to Fours.

Now comes a Six—a high-grade Six—which underbids Fours in all these particulars. And the thousands of men who buy cars in this class can enjoy the six-cylinder luxury.

The smooth-running Six, with its flexibility, its lack of vibration, its overlapping strokes, its tire economy, enters a new and enormous field.

New Ideals in Beauty

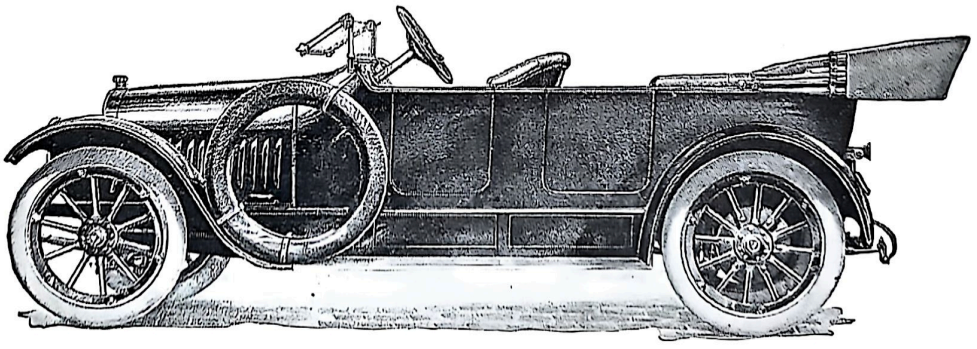
This HUDSON Six-40 also shows—in countless ways—new ideals in beauty and equipment. It has the streamline body, the coming type. It has handbuffed leather upholstery. It has the convenient new "One-Man" top with quick-adjusting curtains attached.

Gasoline tank is in dash. Tires are carried ahead of the front door. All hinges are concealed. The speedometer gear is concealed.

The design and equipment are almost identical with the new HUDSON Six-54. And that is considered the handsomest car of the year.

This Six-40 is the most popular HUDSON car ever brought out. The factory is now far behind on its orders. You may want this car, and want early delivery. So we urge you to come now and see it.

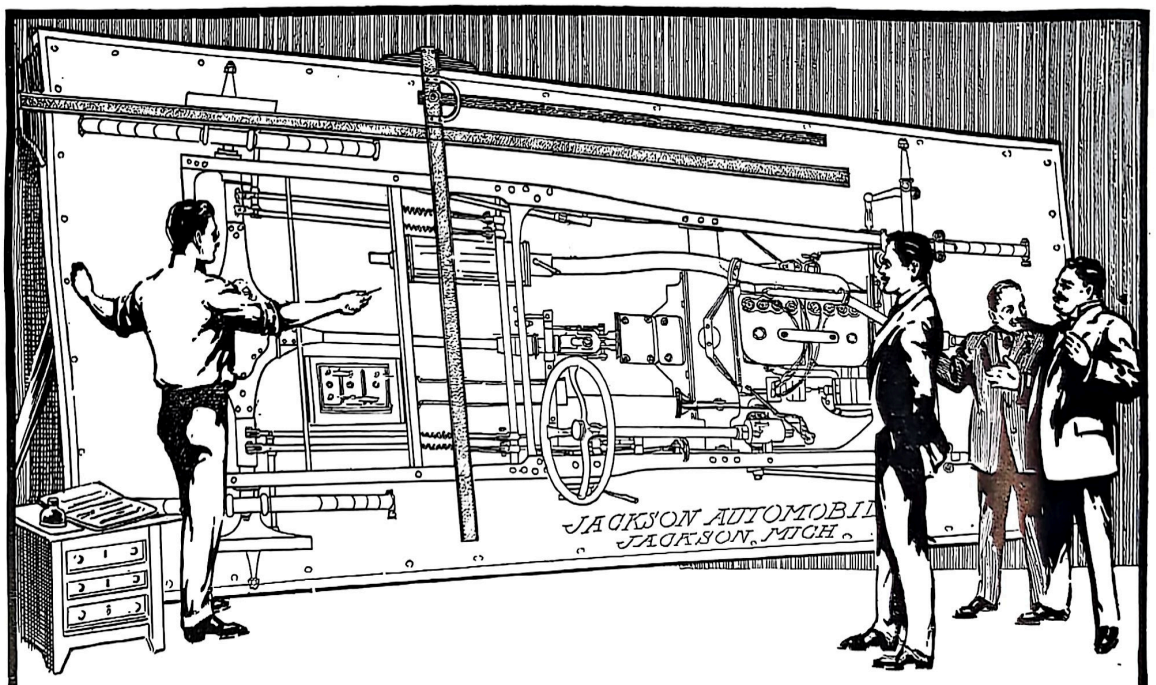
54 of the 79 Automobile exhibitors at the 14th National Automobile Show held in New York Jan. 3 to 10 this year, displayed six-cylinder cars. Eighteen showed Sixes exclusively. That emphasizes the dominance of Sixes.



Also Roadster type. Also Cabriolet completely enclosed, quickly changeable to open Roadster

Hudson Motor Car Company

7843 Jefferson Avenue **Detroit, Michigan**



Excellence of Design, the Basis of Jackson Success

Jackson

"No Hill too Steep No Sand too Deep"

IF your demand is for dependable, long continued service, get into the real working parts of the car. Study its design, see the materials that are used for the different parts; examine the little details of construction and note the quality of workmanship.

Take the Olympic "Forty"—$1385

Your first glance at its simple, clean-cut well balanced appearance will tell you that here is designing ability of the highest order.

The deep, strong frame braced with ample cross members carries its load with *strength to spare.* It is free to adapt itself to the roughest road without putting strain on the power plant, because the motor is suspended by the flexible three-point system.

Note the compactness of the unit power plant—with motor, clutch and transmission in one housing, making it oil-tight, dust and dirt-proof. With this form of construction any possible strains are applied to the power plant as a whole, and have no tendency to throw the bearings out of line. The costliest cars use this design. It is one of the high-class features that gives so many years of serviceability to the Jackson.

If you look into the motor itself you will find the most approved design, the sturdiest construction the most accurate workmanship. A drop forged crank shaft of special heat-treated alloy steel with bearings scraped by hand to a perfect fit; pistons and connecting rods of standard weight and balanced to the fraction of an ounce. That is what makes Jackson cars run without vibration at all speeds and so quietly that you must listen to hear them.

The irresistible power in Jackson motors that makes "No Hill Too Steep, No Sand Too Deep" is built into them by twelve years' experience and constant improvement. Every detail of Jackson cars shows this perfected ability in design and construction.

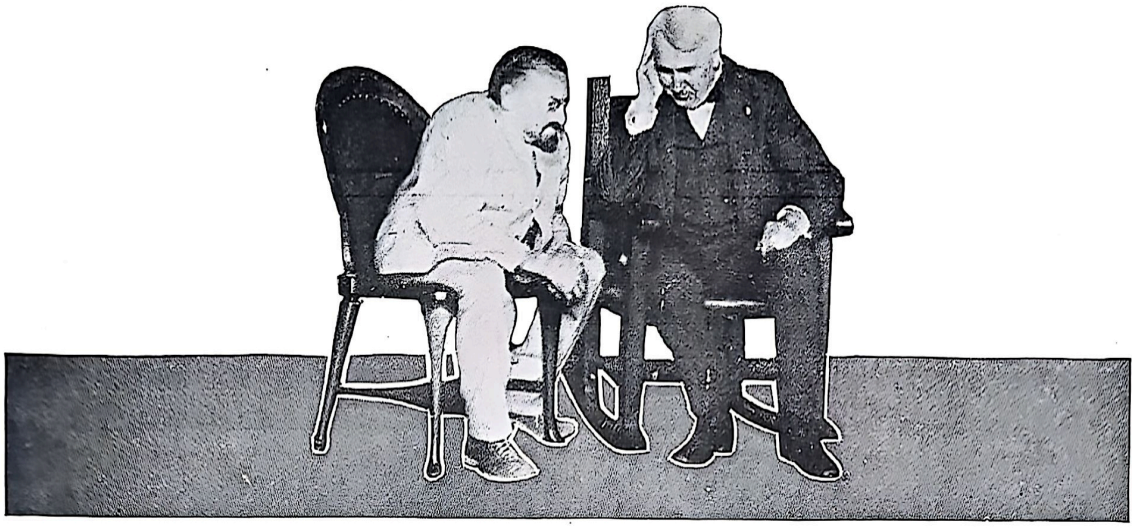
And think of finding all this in a five-passenger touring car—with a 40-horse power motor, 115-inch wheel base, full elliptic spring suspension front and rear, with an equipment that provides everything—including electric cranking and lighting, all of which you get in the **Olympic "Forty"** $1385. Two other models.

Majestic "Big Four"—Four-cylinder, long stroke motor, 124-inch wheel base, full elliptic springs front and rear. Electric cranking and lighting. $1885.

Sultanic "Six"—Six-cylinder, long stroke motor, five-passenger, 132-inch wheel base, full elliptic spring suspension, $2150. Seven-passenger, 138-inch wheel base, $2300. Electric cranking and lighting.

Catalog giving full and interesting details on request. Write to

JACKSON AUTOMOBILE CO., 1355 E. Main St., Jackson, Mich.



Steinmetz Says:

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Charles P. Steinmetz

From an Approved Report of Some Extemporaneous Remarks of Dr. Charles P Steinmetz at a Recent Meeting of Engineers. (Dr. Steinmetz is a Past President of the American Institute of Electrical Engineers and one of the greatest electrical authorities in the world.)

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For Electric Trucks and Pleasure Cars,
House Lighting, Yacht Lighting, etc.

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The Edison Nickel-Iron-Alkaline Storage Battery is the *Only* One that Contains no Lead nor Acid

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Tire Words— Tire Deeds

THE guarantee that these tires will not skid on wet or greasy pavements—else returnable at full purchase price, after reasonable trial—is based on complete and positive, not partial and doubtful, non-skid efficiency.

PENNSYLVANIA *Oilproof* VACUUM CUP TIRES

The further guarantee of 4,500 miles actual service is for the user's protection only. It is based on years of experience proving this mileage to be a low minimum. There is involved no *expectation* of adjustment, as the average mileage is far greater, there being numerous records of over 12,000 miles on heavy cars.

The guarantee of absolutely oilproof quality still more definitely fixes Vacuum Cup Tires in a place entirely apart—in every consideration of safety and service.

Start the season with this matchless tire equipment.

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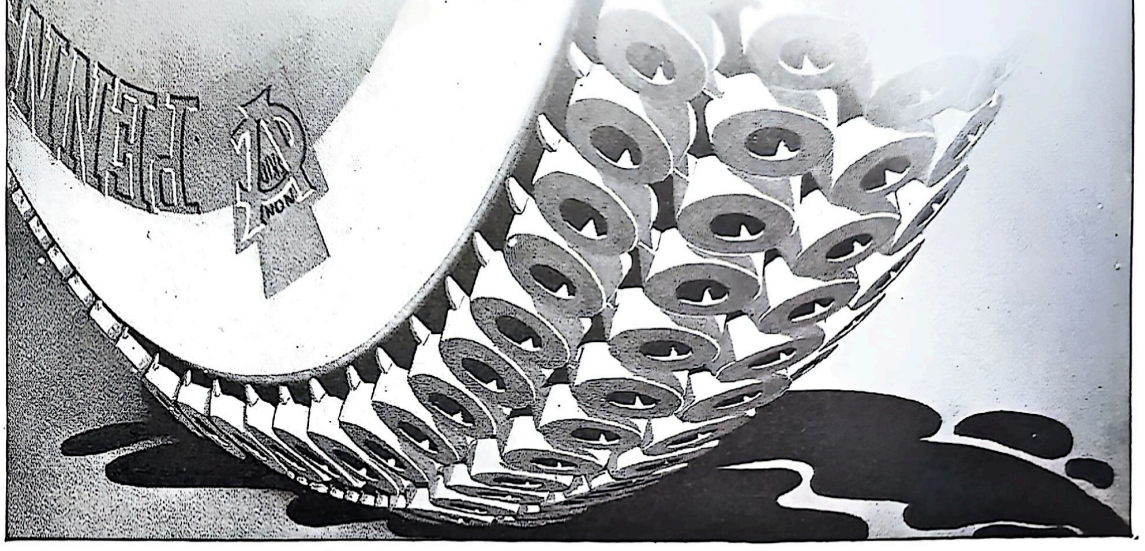
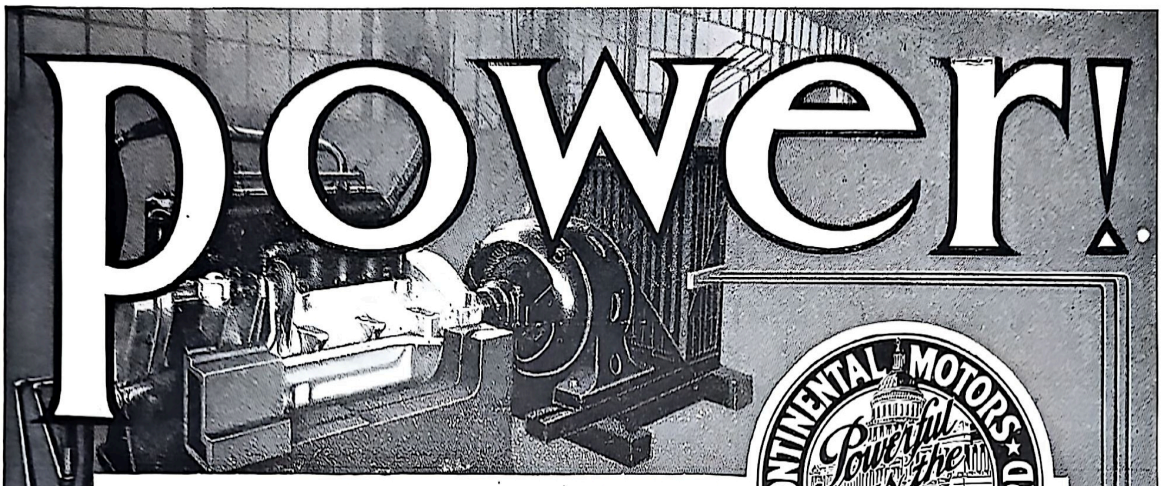


Power!



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Powerful as the Nation
AMERICA'S STANDARD

Power—unbounded power—is the dominant characteristic of the Continental motor.

Upon a massive block in the testing laboratory a Continental Six, working through the only electric dynamometer of its kind in the world, at the same time records its own power and transmits it, in the form of current, for the operating of 15 valve seating machines, a piston grinder and 2 lathes in an adjoining department. Thus its power, tested and proved, goes to fashion parts more economically for fellow Continentals.

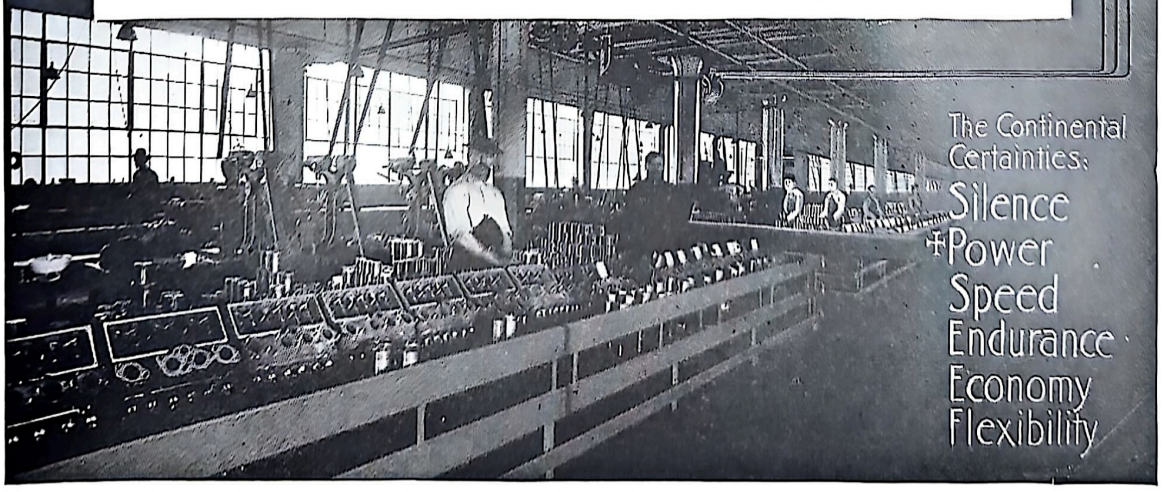
Continental Motors

Such power is the product of correct design executed with a marvelous precision and gauged with a marvelous exactness. By tests like these a horse-power is assured to every Continental considerably in excess of its standard rating.

Power makes the performance of a pleasure car a matter of pride; of a commercial car a matter of greater profit. One may seldom need all the power of a Continental for hill or mud or sand, but one knows it is there at all times in reserve, lengthening the life of the motor and sparing every other part of the car from the vibration and clatter of constant gear shifting, and the rack of over-exertion.

Under 92 manufacturers' names, in the best motor cars and motor trucks, this Continental power may be had. Choice is not limited—satisfaction is certain.

CONTINENTAL MOTOR MFG. CO.
Detroit, Michigan
Largest exclusive motor builders in the world



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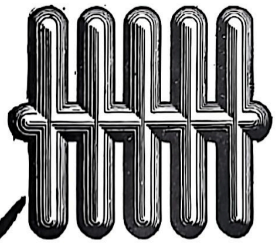
SAFETY FIRST

It's the Tough Goodrich Safety Tread that Prevents Tough Luck

The Goodrich Safety Tread



Five Bars and a Crosstie the "Safety First" Symbol

Just the unit-group of bars and crosstie to grip the road and distribute jolts and strains evenly, so that the Safety Tread runs like a smooth tread and gives longer wear and service.

This picture from a photograph shows how the Goodrich Safety Tread Tires on the rear wheels overcame the skid of the smooth tires on the front wheels.

Goodrich Safety Tread Tires

Best in the Long Run

The thick, tough Goodrich rubber fingers of the Safety Tread dig down and grip the road. They stop the skid. They make the brake effective and steering sure. Goodrich *quality* in the tire backs up the Goodrich Safety Tread.

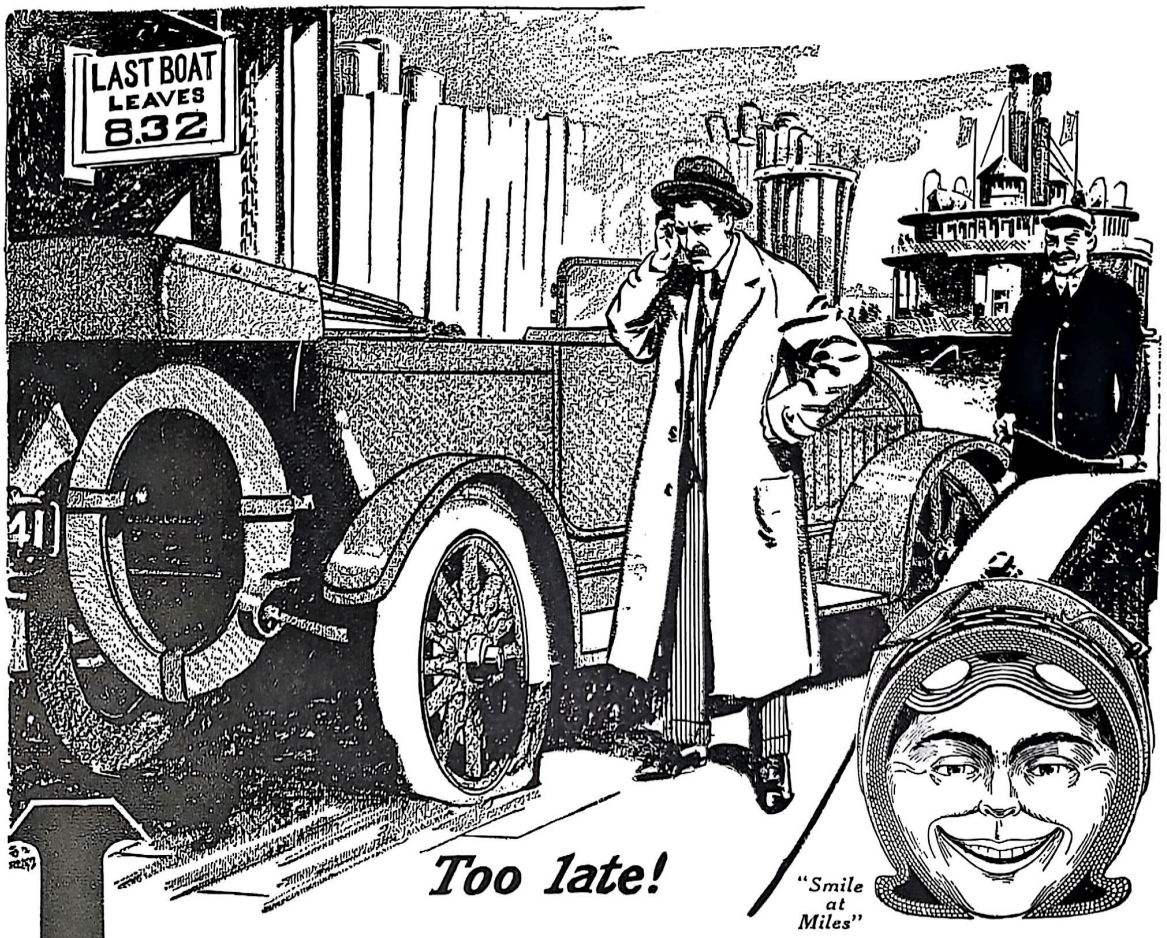
Here are the prices to pay for the best tires ever produced in the Goodrich factory:

Size	Smooth Tread Prices	Safety Tread Prices	Grey Inner Tube Prices	Size	Smooth Tread Prices	Safety Tread Prices	Grey Inner Tube Prices
30 x 3	$11.70	$12.65	$2.80	34 x 4½	$33.00	$35.00	$6.15
30 x 3½	15.75	17.00	3.50	35 x 4½	34.00	36.05	6.30
32 x 3½	16.75	18.10	3.70	36 x 4½	35.00	37.10	6.45
33 x 4	23.55	25.25	4.75	37 x 5	41.95	44.45	7.70
34 x 4	24.35	26.05	4.90	38 x 5½	54.00	57.30	8.35

Dealers almost everywhere have Goodrich Tires or can get them for you **from one** of our Branches or Depots.

Factories: AKRON, OHIO **The B. F. Goodrich Co.** Branches in All Principal Cities

There is nothing in Goodrich Advertising that isn't in Goodrich Goods



Are You a Success? What Is Your Time Worth?

Can you afford to gamble with punctures—missing important engagements: losing by one such occurrence the cost of puncture-proof insurance for a year?

Play safe! Only one-fifth of a cent a mile has protected others. It will protect you against punctures and lost time —*against the high expense for inner tubes that punctures invariably cause.*

Lee PUNCTURE-PROOF OR MONEY BACK Pneumatic Tires

must prove absolutely puncture-proof—or you get back every cent you paid for puncture insurance.

Back of that statement stands an absolute guarantee.

Shall we send a copy of the Guarantee, and Pamphlet W, with full details on construction and owners' reports of service?

Stop taking chances. Write today for this free booklet.

Note This Construction

Not a troublesome outside cover to kill resiliency—not an inner case to be attached.

3200 steel discs imbedded *in* the tread.

Each disc good for a smile—and far more than a mile.

Every disc a guarantee against puncture.

Discs overlapping without touching. Imbedded in rubber—free from all danger of heating or tearing loose.

Made, like all other Lee tires, of the perfected

"Vanadium" Rubber

which so materially increases resiliency and mileage.

Furnished either in regular tread, or with the effective Lee

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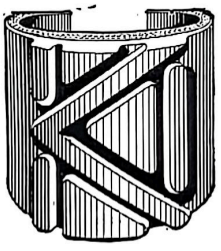
Sold in every leading city. Simply look up "Lee Tires" in your telephone book.



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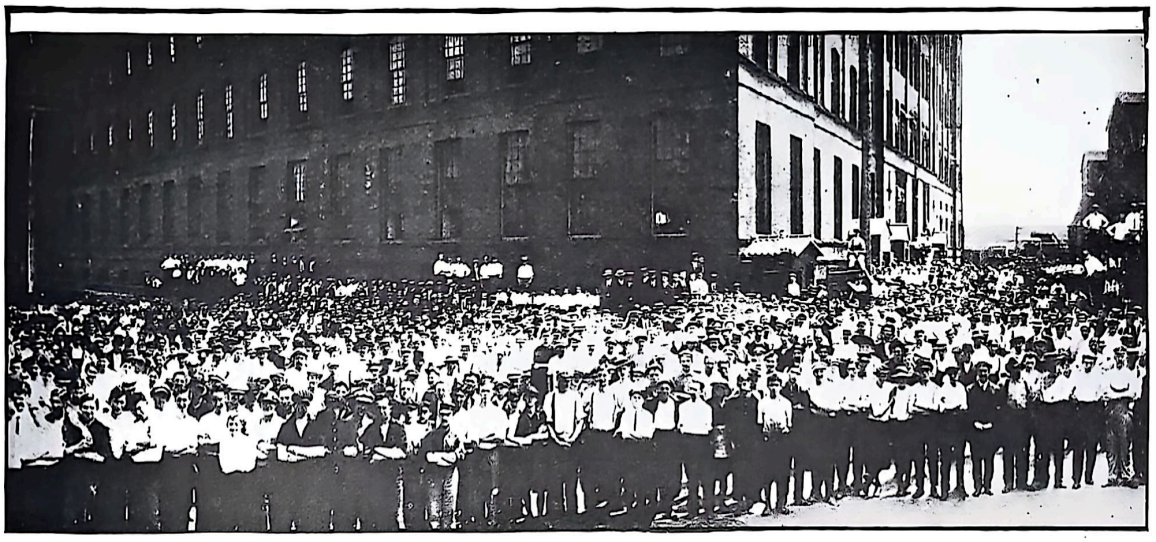
Ask the dealer to show you this sturdier, more efficient non-skid (note cross section.)



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FOR ELECTRIC VEHICLES THAT BRAINS CAN DEVISE OR HUMAN INGENUITY CONSTRUCT

Above is shown a group of some of the men employed in the manufacture of storage batteries at the works of The Electric Storage Battery Company—the *oldest* and *largest* manufacturer of storage batteries in this country, the concern that builds

The 4 "Exide" Batteries

"Exide", "Hycap-Exide", "Thin-Exide", "Ironclad-Exide"

for Electric Vehicles

These batteries give a service so superior to that of others that the *big majority* of electric vehicle makers use and endorse them. To every battery requirement of every type of electric vehicle—both pleasure and commercial—they respond surely, consistently, vigorously, cheerfully.

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For the sake of Good Service see that you get it.

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886 "Exide" Distributors 9 "Exide" Depots
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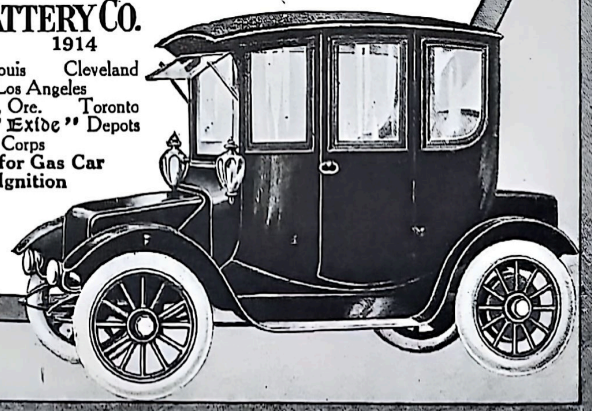
Use the "Exide" Battery for Gas Car Lighting, Starting or Ignition



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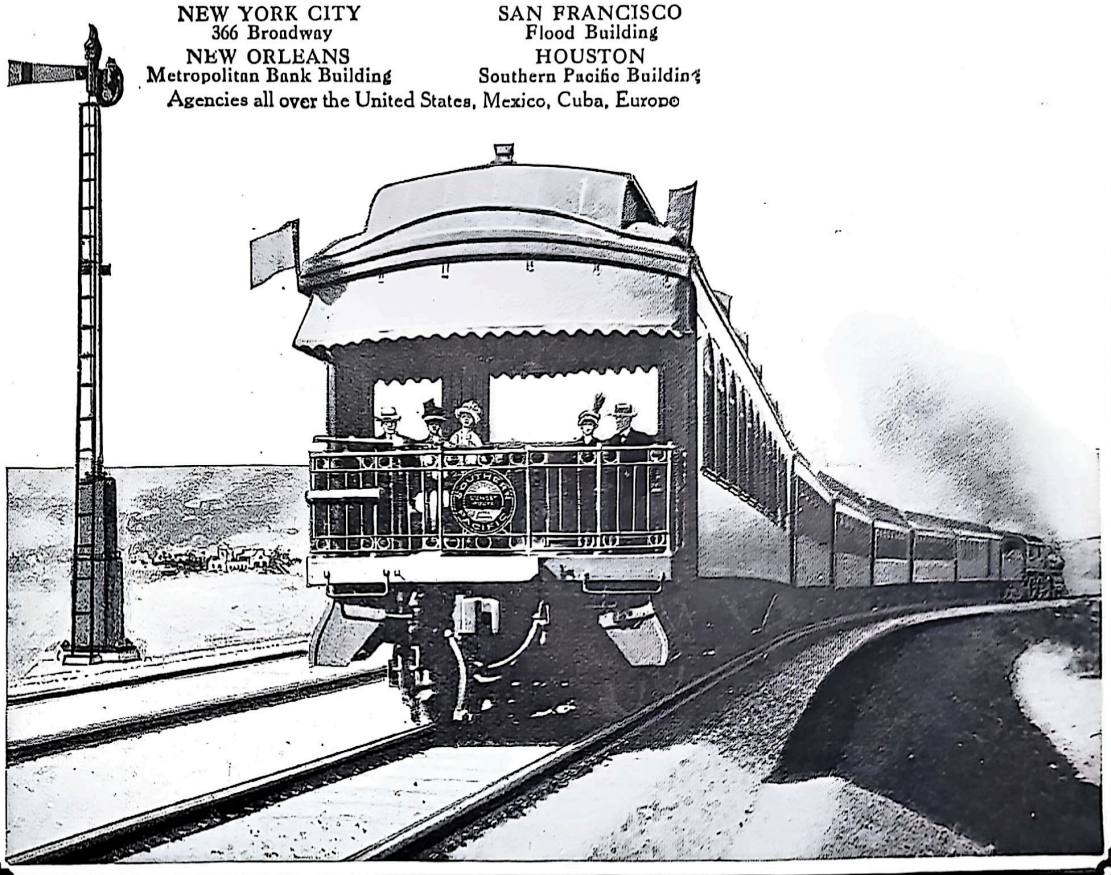

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Here, in a climate cooled by lake breezes—in one of nature's most charming vacation spots—you may enjoy all the benefits of a restful vacation to which is added a really scientific course of health training.

And here you may enjoy the thrill of the outdoor life—swimming, golf, tennis, riding, driving, motoring, boating, tramping, volley-ball and many other pleasant recreations.

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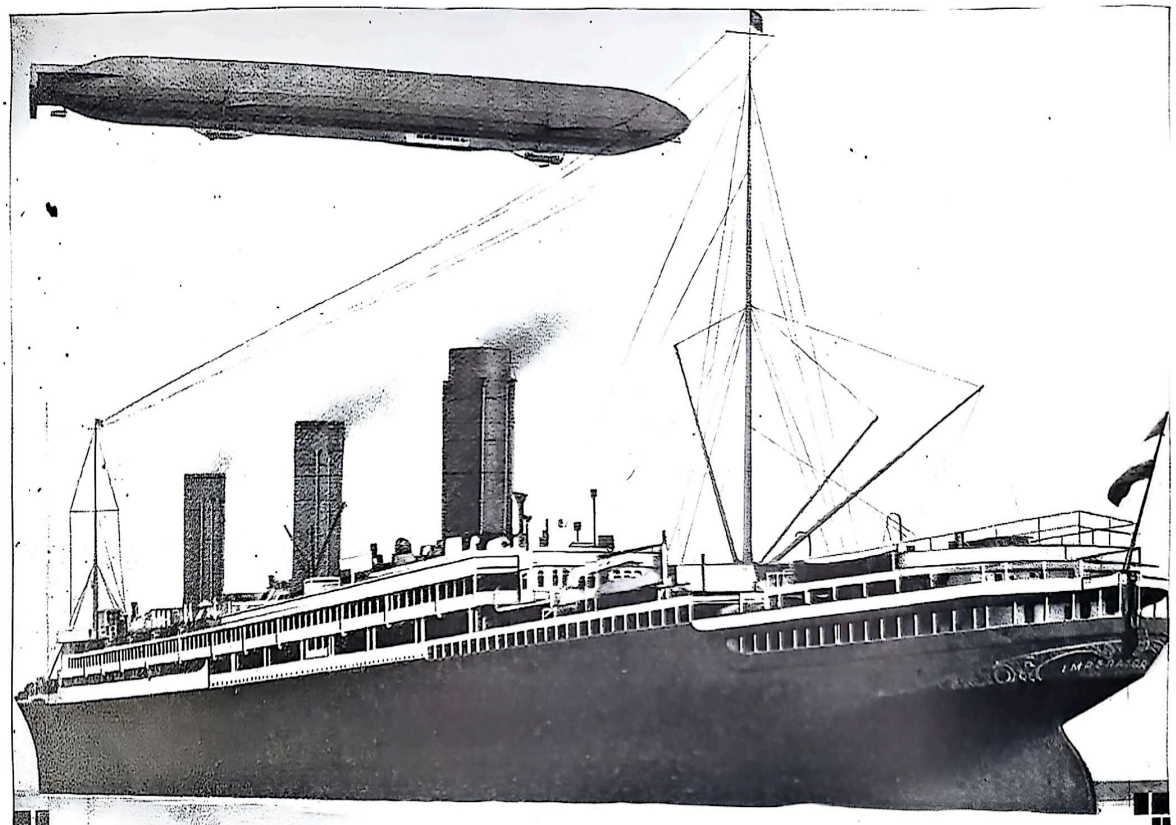

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in the "Land of the Sky" where social life is delightful and where outdoor life is ideal.

Here may be found the favorite pastimes of true sportsmen—fishing and hunting — while golf, tennis, automobiling, riding, driving, and mountain climbing may be indulged to the heart's content.

Tourist Tickets now on sale to Asheville, N. C., and other points in the Land of the Sky.

Any number of other delightful resorts in the "Land of the Sky," including Tryon, Hendersonville, Brevard, Saluda, Waynesville, Balsam, Hot Springs, Flat Rock and Lake Toxaway in the "Beautiful Sapphire Country."

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Hotel & Log Cabins, with bath. Stone fireplaces. Maine's loveliest lake. Trout and salmon abound. Open May 15. Write W. E. Tibbetts, Rangeley, Me.

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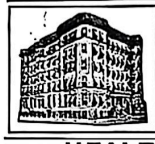

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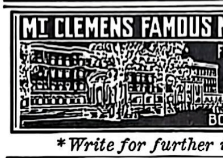

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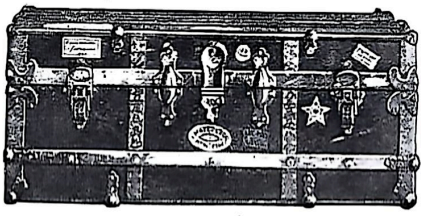

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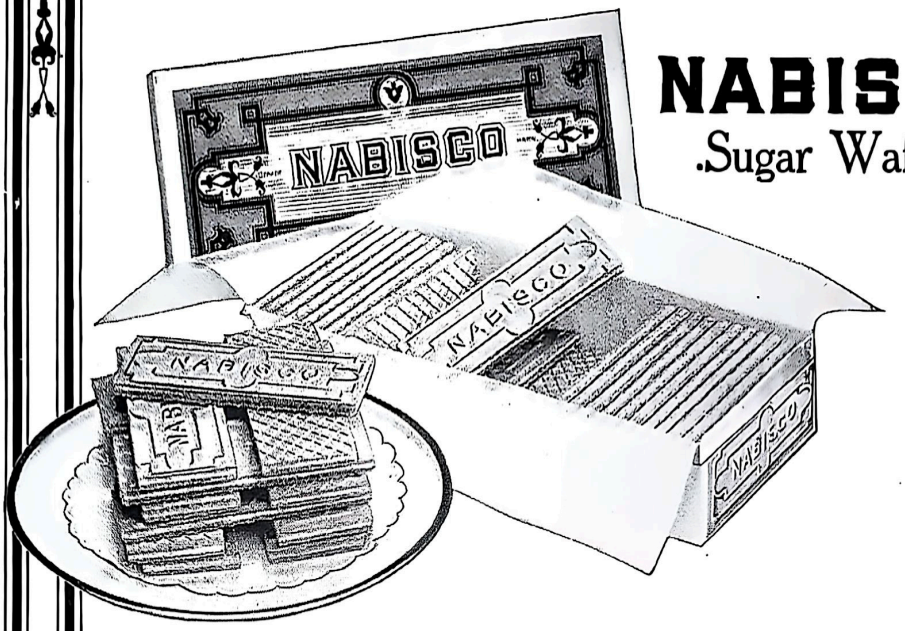

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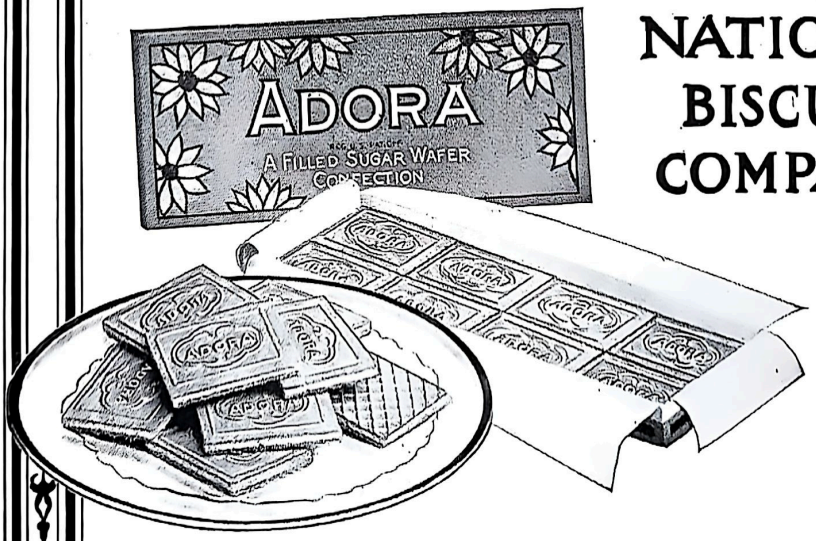

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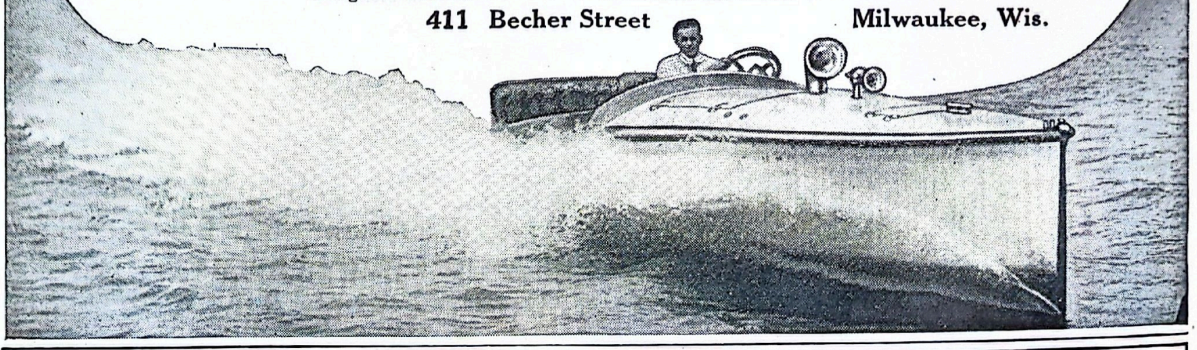

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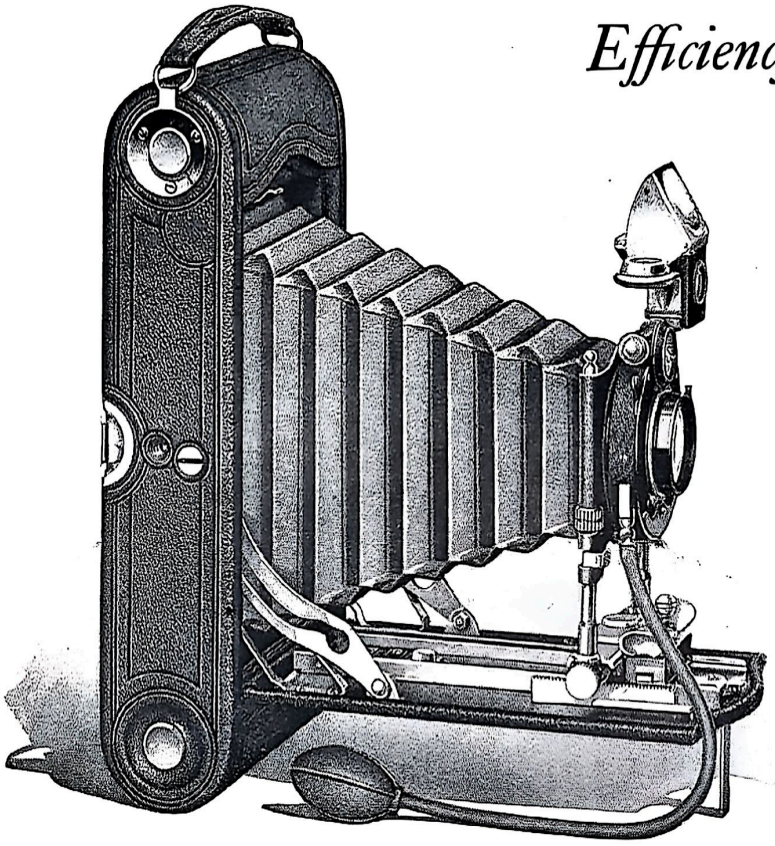

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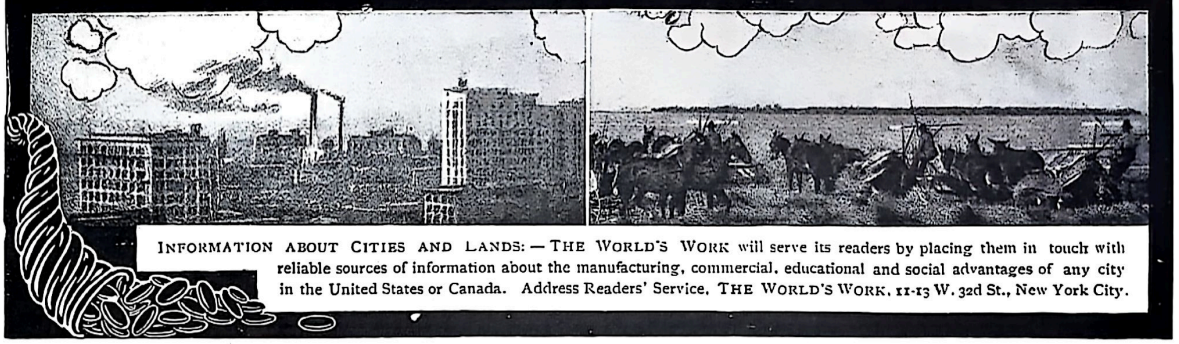

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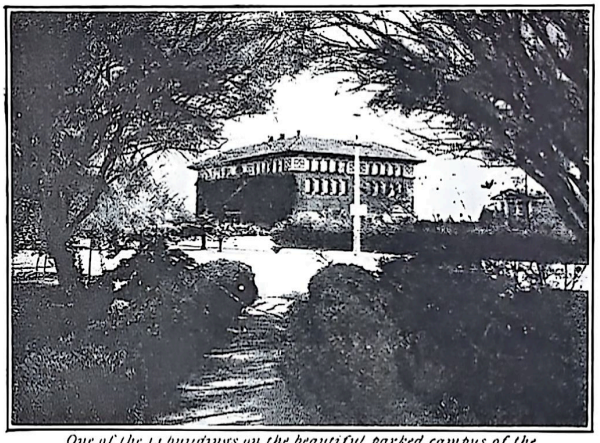

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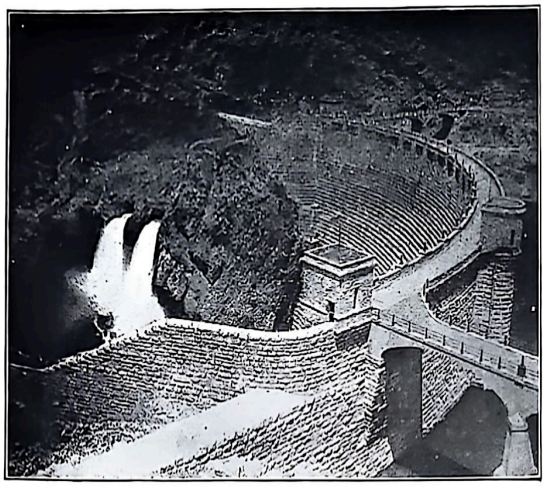

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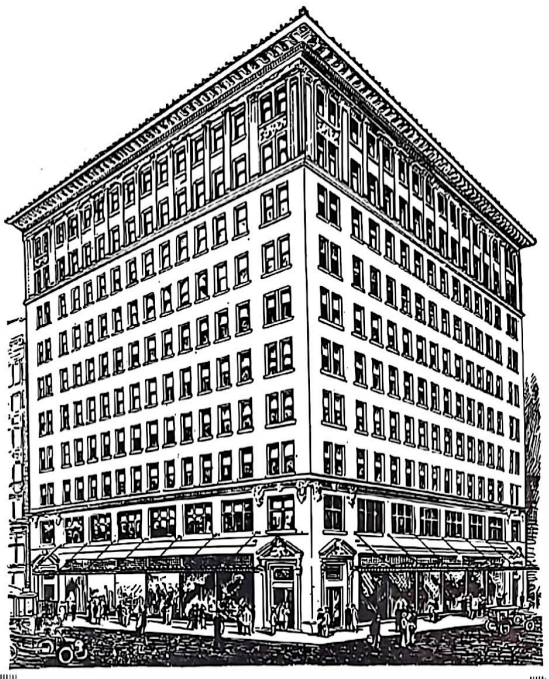

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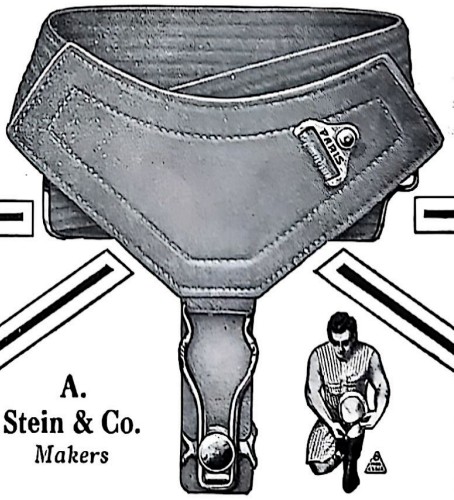

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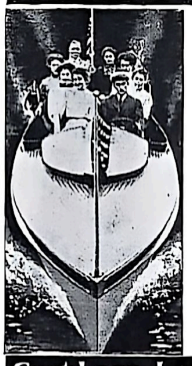


The only boats that are a constant source of pleasure not a constant source of expense-Outside of the slight expense of painting they cost nothing to put in commission-They are built of heavily galvanized, tough steel plates like Government Torpedo Boats with air-tight compartments like Life Boats-**absolutely Guaranteed against puncture**-Never leak-Never warp-Never waterlog-No seams to open-Designed by Naval Architects-Fitted with Sterling 4 Cycle and Pierce-Budd and Ferro 2 Cycle Motors-Powerful-Simple-Can be operated by the beginner-Never Balk-Never Stall-Silent under water exhaust.

Send for **Free Motor Boat Book** and learn how **Mullins Boats** are built by the **World's Largest Boat Builders.**

THE W. H. MULLINS CO.
112 Franklin Street Salem, Ohio

Cost Less - Last Longer than Wood Boats

Regal

A Smart Style for Every Occasion

Exclusive Custom Styles
$4.00
and up

THE newest and most notable phase of fashion for Spring, 1914, is the *Plain-Toe Oxford* without a toe-cap or toe-box. The shoe described below combines *extreme style* with *complete comfort.*

"RITZ" Plain-Toe Street Oxford—$5

Mahogany-colored, bark-tanned Russia—plain toe, tapering to a point—no tip or "toe-box"—soft to the foot as a glove to the hand—low "custom" heel—invisible eyelets—English cord laces—"quarter" lined with stain-free, slip-proof, fawn-colored Kangaroo. Also in Imported Black Russia and Patent Leather.

There are 100 Exclusive Regal Shops and 900 Accredited Regal Agents. Send for our authoritative Spring Style Book—it's free.

REGAL SHOE COMPANY
262 Summer Street, Boston, Mass.

MEN OF IDEAS

and inventive ability should write for new "Lists of Needed Inventions," Patent Buyers and "How to Get Your Patent and Your Money." Advice FREE. RANDOLPH & CO. Patent Attorneys, Dept. 55, Washington, D. C.

PRINCE ALBERT

the national joy smoke

Philippine Hand Embroidery

Carefully selected Waist Fronts, Beautiful designs artistically done by Native women on finest English Pearline Lawn, Splendid gifts $5.00 each. Postpaid free of duty. Satisfaction or money back. Reference, Manuel Quezon, Resident Philippine Commissioner to U. S. Congress.

Pattingell & Co.
Lucena, Tayabas, P. I.

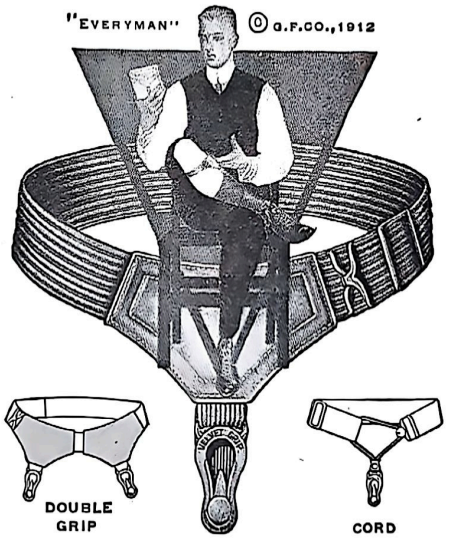
Shirley President Suspenders

You hardly know you have them on

50¢

"Satisfaction or money back"
Be sure "SHIRLEY PRESIDENT" is on buckles
The C. A. Edgarton Mfg. Co., Shirley, Mass.

"EVERYMAN" © G.F.CO., 1912



A STYLE FOR EVERYMAN

Boston Garter

Fitted with the Famous *Velvet Grip* Rubber Button Clasp

Holds Your Sock Smooth as Your Skin

Lisle, 25c. EVERYWHERE. Silk, 50c.

GEORGE FROST COMPANY, MAKERS, BOSTON

Have You Read These

Business Success Stories

In the World's Work?

1. The Wonder Story of the Kodak
   EASTMAN KODAK CO., *October Number*
2. Leading the Bookkeepers Out of Bondage
   FELT & TARRANT CO. "Comptometer" *December Number*
3. Cutting the High Cost of Good Motor Cars
   CHALMERS MOTOR CO., *January Number*
4. A Better Chance for the Babies
   NESTLE'S FOOD CO., *February Number*
5. Marshalling the Four Winds for Health and Industry
   B. F. STURTEVANT CO., *March Number*

These are all advertisements written by a member of THE WORLD'S WORK business staff, after painstaking investigations. Each tells the interesting story of a famous house, of its beginnings, its processes and its products. Because they are true stories of real business institutions they are well worth reading.

THE WORLD'S WORK has published nearly 200 such advertisements and others are being prepared. Perhaps your own business could profit by taking the public into your confidence. If you will write to us, we will be glad to give particulars. Address

Advertising Manager

THE WORLD'S WORK

11 West 32nd Street, New York

Writing Table
3', 6" x 2', 0", $42.

Sheraton Arm Chair
$48.

Stratford Furniture

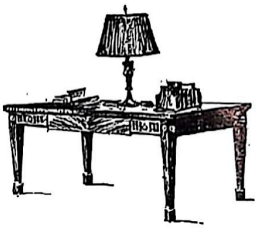
FASHIONED by hand, of solid, Cuban mahogany, and with loving care, by a Company of English Craftsmen, who follow the centuries-old traditions of their forebears.

The Stratford Shops

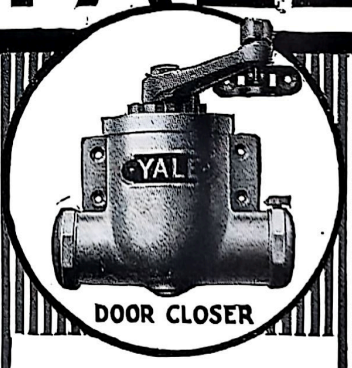
No. 220 West 29th Street, New York

Book Case
4', 0" x 4', 0", $40.

Library Table
4', 0" x 2', 2", $39.

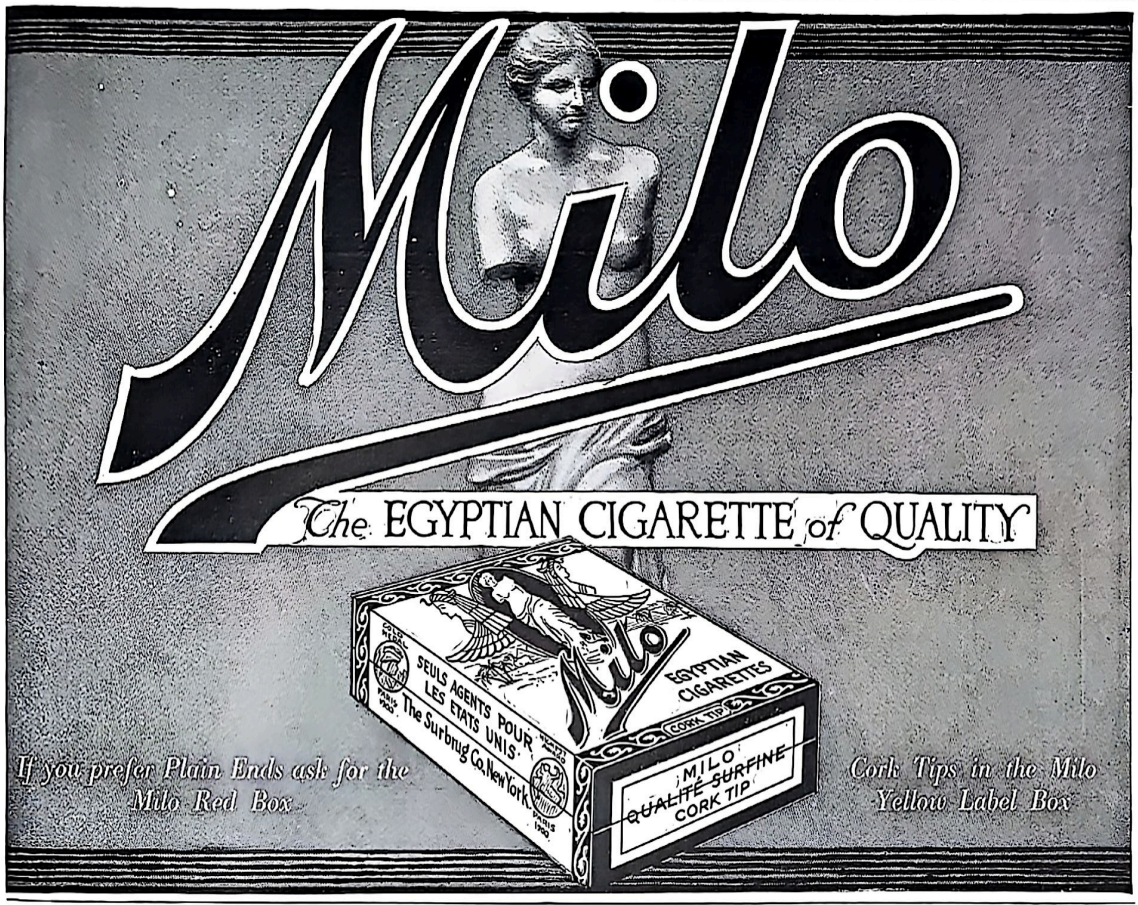


YALE



Locks
Builders' Hardware
Chain Blocks

YALE & TOWNE MFG. CO.
9 EAST 40th STREET
NEW YORK



PHOTOGRAPHS

Of the New Forests, England. Beautiful Landscapes, Sunsets, Moonlight Views. Gypsy and Nature Life, and almost every subject you can think of, for advertising and publishing purposes.

Illustration Department.

DOUBLEDAY, PAGE & COMPANY

11 West 32nd Street, New York City

Our Method

to reach prospective property buyers is explained in the new Real Estate Circular just issued.

Do You Want to Know About It?

ADDRESS

MANAGER REAL ESTATE DIRECTORY

COUNTRY LIFE IN AMERICA *The National Real Estate Medium*

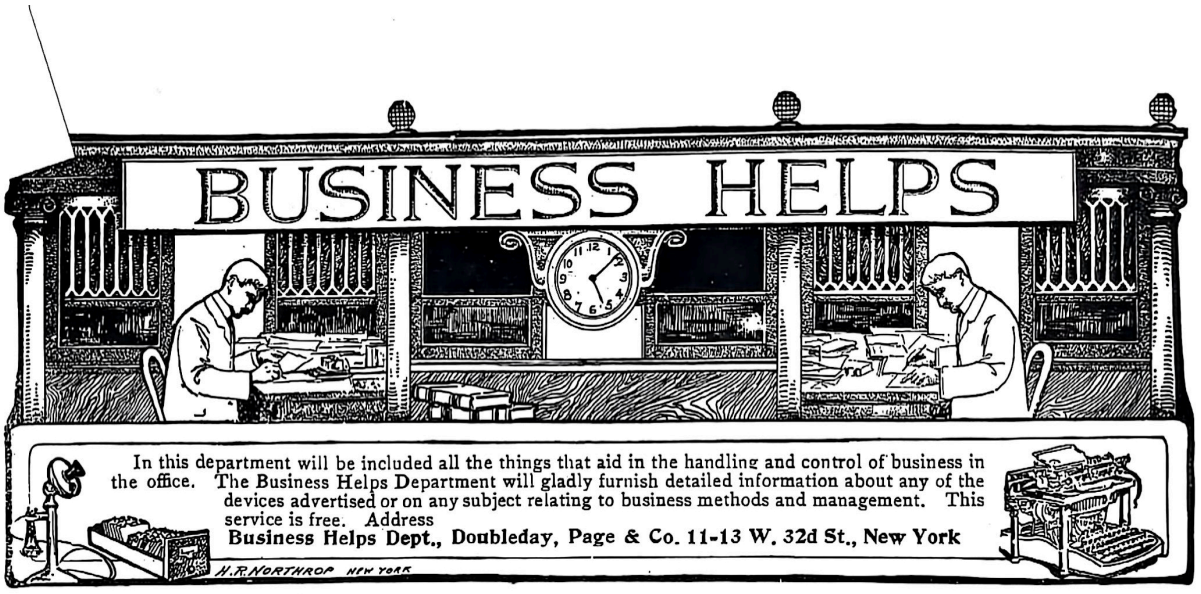
11 West 32nd Street, New York

L I S T E R I N E

AFTER brushing the teeth, it is important that the mouth be thoroughly rinsed with a good mouth-wash. Listerine is the ideal antiseptic preparation. It cleanses and purifies and is exceedingly agreeable and refreshing. Use it every day.

All druggists sell Listerine.

LAMBERT PHARMACAL COMPANY, St. Louis, Mo.



FREE

MOORE'S SECURITY LOOSE LEAF Record Books

For the largest and smallest office

More than 200,000 offices are using them

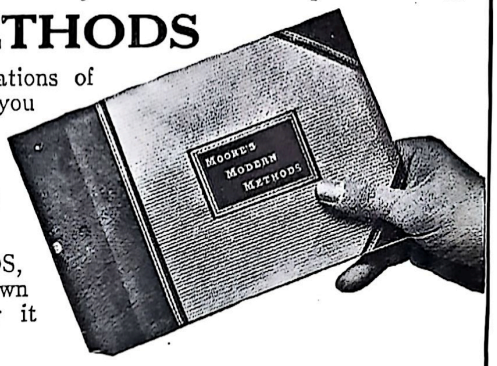
Sketches FREE to fit your requirements

Our **$1.00** and **$2.00** **LOOSE LEAF RECORD BOOKS** are perfectly adapted for keeping records of membership, expense and supplies, for clubs, societies, lodges, churches—the home, office and office building—lawyers, doctors and dentists—returns from advertising and "follow-up"—collection agencies—sales and advertising departments, in fact they are applied to all needs of record keeping.

Tell us for what purpose you want a record book and let us send you our FREE descriptive catalog,

MOORE'S MODERN METHODS

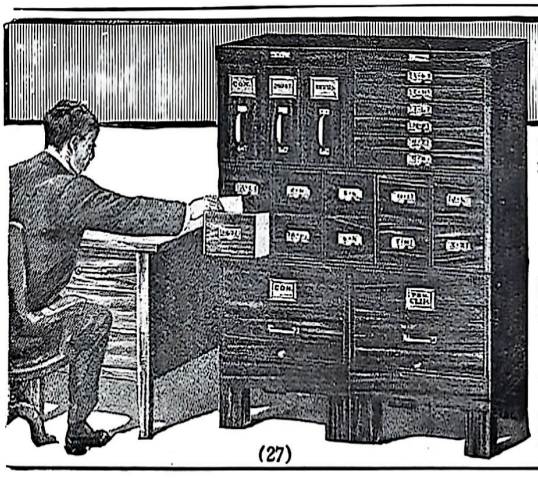
This book contains 160 pages of information and illustrations of stock forms for **LOOSE LEAF RECORD KEEPING.** It tells you how to start a **LOOSE LEAF RECORD KEEPING** system properly and how to keep it going easily and correctly. It explains and illustrates how the **MOORE LOOSE LEAF** system of record keeping may be used for any kind of business.



We send our catalog, MOORE'S MODERN METHODS, FREE when request is on your firm's or your own business stationery. It will help you. Write for it now—today. Address

JOHN C. MOORE CORPORATION, 863 Stone St., Rochester, N. Y.

Estab. 1839. *Mfrs. of Loose Leaf Record Books and Blank Books*



An "Allsteel" Private Secretary

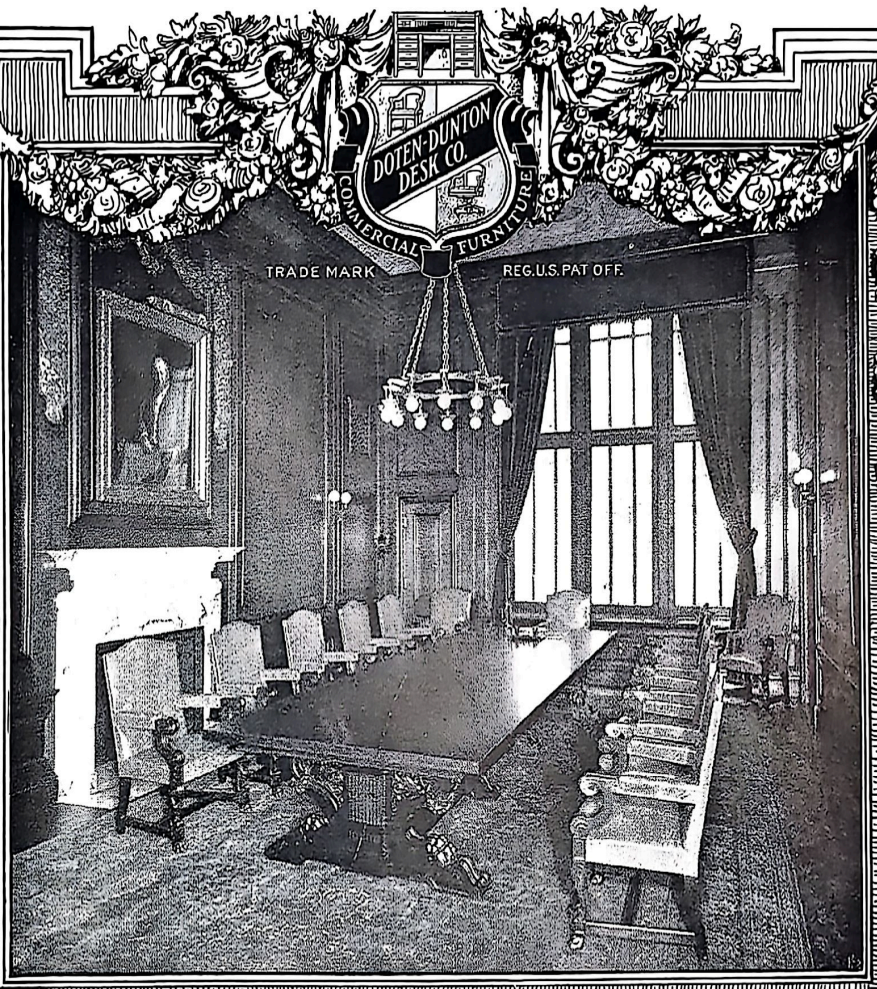
Keep all needed letters, cards, blanks, drawings, documents and other records right at your desk for instant reference in strong, beautiful

Allsteel **Filing Equipment**

Increases your efficiency. You can add and re-arrange sections as needed. You never have to discard it. ALLSTEEL Units all interlock, whatever their shape or purpose. ALLSTEEL protects contents against fire, water, damp weather, rodents, sneak-thieves. ALLSTEEL comprises the most complete line of standard steel equipment in the country. Looks like beautiful wood. Gives *more* filing space—takes *less* floor space. Write today for free catalog, illustrated in colors. It will save you money.

THE GENERAL FIREPROOFING CO., 2727 Logan Av., Youngstown, O.
Branches, New York and Chicago—Agencies Everywhere

Reg. U. S. Pat. Off.



Directors' Room, Harris Trust Co., Chicago, Ill. Furnished by Doten-Dunton Desk Co.

The furnishings of Corporation and Bank offices should give the impression of strength and solidity. They should be substantial and attractive in design, and suggest useful and enduring qualities. For many years the name

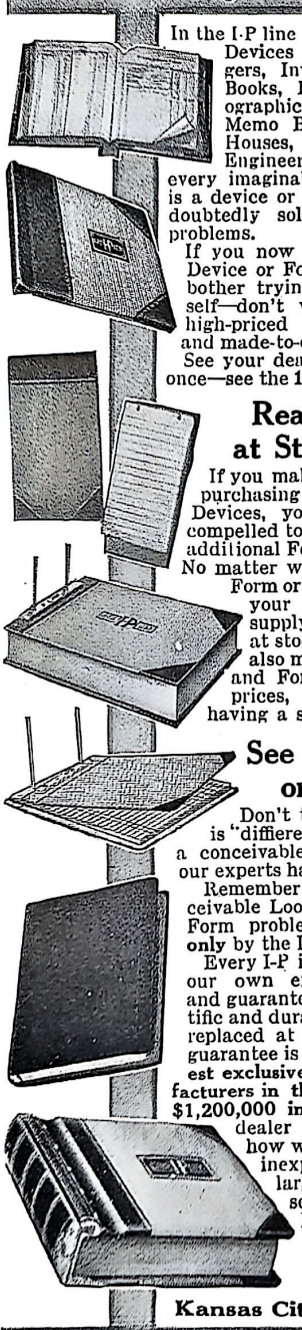
DOTEN-DUNTON

has been recognized as representing the highest achievements in office furniture and fittings; made to order from exclusive designs or furnished ready made in Standardized Outfits for large or small offices.

Information, Illustrations and Prices sent on request

Doten-Dunton Desk Co. 27M Arch Street, Boston

1700 Loose-Leaf Items Fill Every Need



In the I-P line of 1,700 Loose-Leaf Devices and Forms — Ledgers, Invoice Books, Cash Books, Price Books, Stenographic Books, Journals, Memo Books for Business Houses, Salesmen, Doctors, Engineers and almost every imaginable purpose — there is a device or form that will undoubtedly solve your loose-leaf problems.

If you now have a Loose-Leaf Device or Form problem, don't bother trying to solve it yourself—don't waste money on high-priced system specialists and made-to-order material.

See your dealer or write us at once—see the 1,700 I-P items.

Ready-Made at Stock Prices

If you make the mistake of purchasing special Forms and Devices, you will forever be compelled to have all necessary additional Forms made to order. No matter what kind of an I-P Form or Device you require, your dealer or we can supply you from stock, at stock prices. We can also make special Devices and Forms, at **reasonable** prices, for any firm now having a satisfactory system.

See Your Dealer or Write Us

Don't think your business is "diffierent." There is hardly a conceivable requirement that our experts have not prepared for.

Remember that every conceivable Loose-Leaf Device and Form problem can be solved **only** by the I-P line.

Every I-P item is designed by our own expert Accountants and guaranteed accurate, scientific and durable, or they will be replaced at our expense. This guarantee is backed by **the largest exclusive Loose-Leaf manufacturers in the world—we are a $1,200,000 institution.** See your dealer or write us — see how we make it easy and inexpensive for any firm large or small, to possess a perfect Loose-Leaf system.

IRVING-PITT MFG. CO.

Kansas City, Missouri

LOOSE I-P LEAF

Try This Ink in Mr. Carter's Inx

WE have produced the matchless ink that will keep Mr. Carter's Inx jolly and companionable. The new Flow Controller permits a touch of the finger to stop the flow, so that he never receives too much or too little. This ink with the new controller is called

Carter's Pencraft

Combined Office and Fountain Pen

Ink

and combines every known Carter Ink quality. *Besides, it is the matchless combination fluid for steel pens and all fountain pens.*

Look for this decorated carton

It is smooth and even-flowing. It writes a snappy blue and dries a brilliant, permanent black.

All the best stationers are now selling Carter's Pencraft Ink in various sizes at prices from $1.00 (quart) to 15 cents a bottle. Learn the convenience and economy of having a large sized bottle of ink on your home shelf ready to give Mr. Carter's Inx a drink when he gets thirsty.

After all, no ink like Carter's.

"Six months' experience with fifty Dictaphones finds us thoroughly convinced that from a standpoint of economy and efficiency they are indispensable. The dictators do their work more expeditiously and have materially improved in clearness of dictation and speed. The stenographic force has been reduced one-third and the correspondence is on its way hours earlier."—

GEORGE E. KEITH CO.

"We would no more think of doing without the Dictaphone than we would of doing without the telephone."—

YALE & TOWNE

"We have found the Dictaphone of great value in handling our large correspondence."—

CUNARD STEAMSHIP COMPANY, Ltd.

LOOK FOR THE NAME YALE LOCKS AND HARDWARE

THE CUNARD STEAMSHIP COMPANY LIMITED

These Letters were dictated to the DICTAPHONE

(REGISTERED)

Demonstration in your own office on your own work. "Your Day's Work"—a book we should like to send you

Approved by the Underwriters

Official Dictating Machine of the Panama Pacific International Exposition.

THE DICTAPHONE

(Columbia Graphophone Co., Sole Distributors)

Box D 114

Woolworth Bldg., New York

Stores in the principal cities

Dealers everywhere

Pillsbury's BEST XXXX Minneapolis, Minn.

THE WATER MARK OF QUALITY

ARMOUR AND COMPANY U.S.A.

"Our experience with the Dictaphone has clearly demonstrated that this method of dictation and transcription is a valuable factor in the well-organized office."—

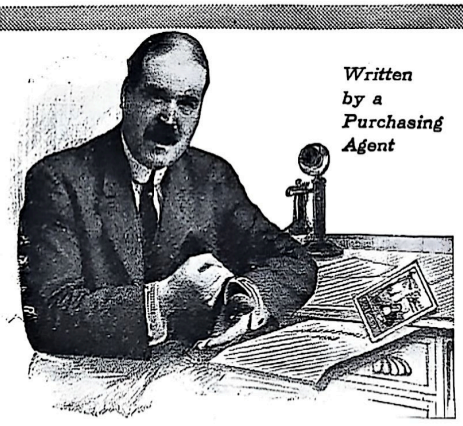
PILLSBURY FLOUR MILLS COMPANY

"We switched from the old stenographic method to the use of the Dictaphone in one day, which speaks well for the ease with which the Dictaphone can be taken up. The Dictaphone is a great time and money saver."—

ARMOUR & COMPANY

"Your Dictaphones have just about doubled the working capacity of this department."—

AMERICAN WRITING PAPER COMPANY



The Boss is proud of his business

and the treasurer is proud of his bank balance. The more I pay for office stationery the better pleased is the boss, but it's another matter to explain to the treasurer form letters on high-priced bond.

I fooled them both. "How do you like our new letterhead?" says I to the boss, handing him a fine, crackly sheet. "Great," he said. "Stick to it."

"Um!" said the treasurer, dubiously. "Looks like pretty expensive paper to me; better use it sparingly."

The new letterhead was on Hammermill Bond and cost less than 9 cents a pound.

I now use Hammermill Bond for everything—letterheads, office and factory forms, price lists. It's economical, but so durable, clear of finish and "quality" in feel that the boss is proud to sign a letter on it.

What's more, Hammermill is watermarked. The man who made this paper seems to say to me: "Not only this year, but next year and every year thereafter, I will make this paper the same in materials, the same in quality and the same in all things whatsoever. In no way will I cheapen this paper on which I have set this, my mark."

Yours faithfully, A Purchasing Agent.

I advise you to send for this new book, "The Signal System."

Hammermill Bond can be obtained in tablet form. Six popular sizes; three finishes, Ripple, Linen and Vellum. At any stationery store.

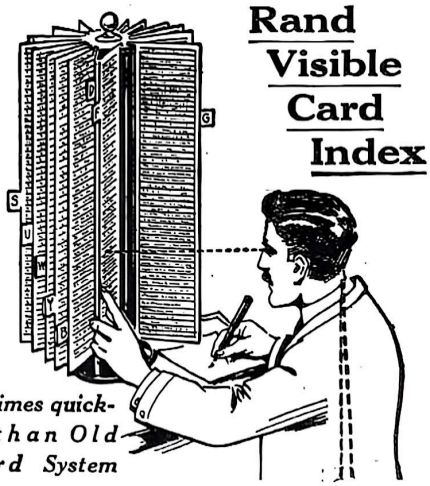
HAMMERMILL PAPER CO., ERIE, PA.
Makers of

HAMMERMILL BOND

"The Utility Business Paper"

Saves $2 to $5 Every Day

Rand Visible Card Index



Cuts down Filing Force—and 10 times quicker than old card system. Simply a touch—and name wanted flashes before your eye—no eye-straining, no back-bending, no opening of drawers, no card-fumbling, no misplaced cards.

In Rotary, Stationary, Book Form or Wall Bracket styles.

Saved Chicago House $500 First Year

Prominent Chicago user saved $500 in time the first year with a $50 Rand—just ordered two more.

Users: National Shawmut Bank, Bell Telephone Co., Standard Oil Companies, American Woolen Co. and hundreds of others.

So simple it's equally adapted to the small business, too.

Write today—get our catalogue of time savers—it's free and worth money.

THE RAND COMPANY, Dept. S.S., N.Tonawanda, N.Y.

50 Union Sq., New York City
1229 Munsey Bldg., Baltimore, Md.
108 W. Monroe St., Chicago
Clarke & Courts Bldg., Galveston, Texas
234 Congress St., Boston
32 Clay St., San Francisco
633-639 Euclid Ave., Cleveland
16 Board of Trade Bldg., Calgary, Alberta, Canada

UHL ART STEEL

Typewriter Table and Cabinet On 15 Days' Trial

Meets every requirement of a modern business office. Occupies only 4 sq. ft. as compared with the 10 sq. ft. taken up by the old style typewriter desk. Ample space for a week's supply of stationery, but no drawers to become a "catch all" for odds and ends. Always clean and sanitary, and guaranteed to be

100% EFFICIENT

Firm and rigid when on its feet, a simple turn of the lever puts the leather casters in position, and it is easily and silently moved about for better light or other convenience. Has indestructible steel frame with built up wood platforms, noiseless under operation. Sides fold up, steel top rolls down and locks securely.

Saves Time, Space, Rent, Labor, Material

Write Us Today on your business stationery for the 15 days' trial. If not satisfactory we will buy it back at the full price. We fill orders through our dealer or through yours if we have none, if you will give us his name.

WARNING: Don't be fooled by rank imitations. Insist on getting the genuine "Uhl" Cabinet. Make sure of it by looking for our trade-mark

Office Supply Dealers
We have an attractive proposition for you. Write us for it AT ONCE.

The Toledo Metal Furniture Co., 2419 Dorr St., Toledo, Ohio

PERSONAL

Your advertising should be planned to reach the "*Crowd.*"

The advertisement *you* like may only appeal to an *individual* like yourself. "*Crowd*" appeal is what you need.

Crowds are governed by their emotions: by love, affection, humor and desire.

Logic and argument alone, will not breed action. Besides, logic and argument are never *contagious*. But emotion is contagious. *Emotionalize* the reader and he will respond and spread the news to *others*.

Enthusiasm is the result of *emotion*. A human *salesman* can not do much without *enthusiasm*. Are your advertisements enthusiastic appeals to "*Crowds*"?

But, you may ask, Can shoes, shirts, bonds and bricks be emotionalized and humanized? Can "*Crowds*" be made to take an enthusiastic *interest* in such things? Yes;—Henry Ward Beecher could have made Crowds *cry* over bricks; he could have made them *want* bricks and *buy* bricks. Beecher was a master of *emotion* and clothed his facts with it.

The man who prepares your advertising should be above mere individualism; he should have the *emotional*, the *Crowd* instinct. He should possess *Crowd Salesmanship*. He should be able to surround the cold facts of your merchandise or service with *warmth*, *enthusiasm* and *desire*, for only such characteristics appeal to "*Crowds.*"

H. Walker

Jim Watt and Tea Kettles

is a big little book for business men concerning the value of

Commercial Imagination

As a sales help. *It's brief—it's good—it's true—it's free.*

WALKER, LONGFELLOW CO.

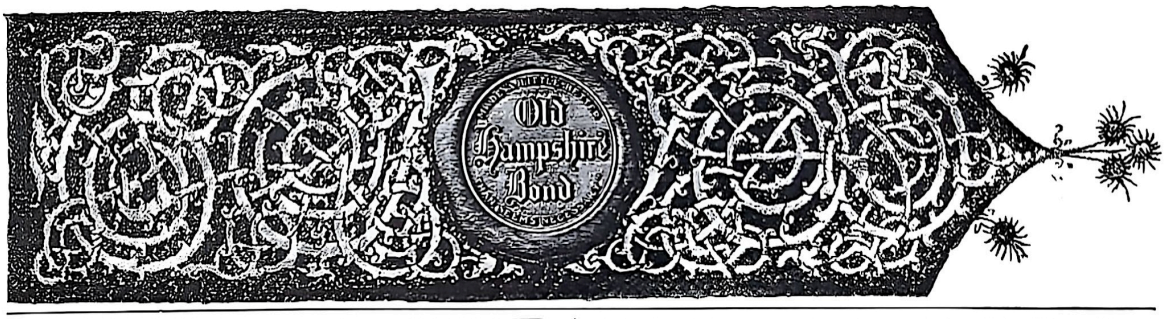
Advertising Consultants and Agents

COPLEY SQUARE

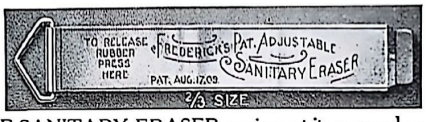
BOSTON

ASK YOUR PRINTER WHAT CLASS OF FIRMS specify Old Hampshire Bond for letterheads and business forms. He will name for you firms that overlook no element however small that will add to their prestige and reputation for high standards. A man must be proud of his business before he feels any incentive to put his letters on such paper as Old Hampshire Bond. Samples of modern letterheads on Old Hampshire Bond will be sent free if you write on your present letterhead. If you care to include 10c in your letter we will send you a liberal sample of our Semi-Business Stationery.

HAMPSHIRE PAPER COMPANY, South Hadley Falls, Mass.
The only paper makers in the world making bond paper exclusively.



The "SANITARY" ERASER
Handy - Practical - Economical - Always Covered

O  K

THE SANITARY ERASER receives, at its open end, a strip of rubber 1/8 inch thick, of a width and length that of the holder.
By slight pressure at the loop end, clean rubber is fed down until used; its narrow edge allows a letter or line to be erased without injuring another. Two rubbers of best quality are made; one for typewriter and ink, one for pencil.
Handsomely finished; Easy to Operate and "They Always Work"
EVERYBODY should have this NEW ERASER, Price 10¢.
Refills, Typewriter and ink, or Pencil, 5¢ each. *Your Stationer.*
O.K. TRADE MARK REG. U.S. PAT. OFFICE
When ordering by mail, state whether Typewriter and ink, or Pencil, enclose 2¢ extra for postage.
Booklet of our 3 "O.K." Office Necessities Free.
The O. K. Mfg. Co., Syracuse, N. Y., U.S.A.

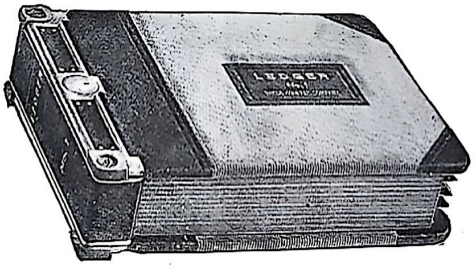
IS $25 WORTH SAVING?

Look at these bargains! Typewriters Rebuilt in our own Factories, and guaranteed for one year.

Remingtons $25 to $65	Smiths $23 to $60
Underwoods $35 to $60	Royals $30 to $40
L. C. Smiths $30 to $50	Olivers $30 to $40

We have others, of course. Send for catalog describing them, and address of nearest branch office.
American Writing Mach. Co. Inc., 345 Brdy., N.Y.

This Publication is Printed With
Branch Offices: BOSTON, ST. LOUIS, CHICAGO, PHILADELPHIA, BALTIMORE, CINCINNATI
INK
Manufactured by J. M. HUBER
150 WORTH ST. NEW YORK



Baker-Vawter Ledgers are Beautiful, Durable, Automatic. They offer a flat writing surface, perfect stability, direct reference and a flexibility which will meet any changing condition in your business.
IT PAYS TO INVESTIGATE

You have often wanted to get your Ledger accounts into better condition. Perhaps you have planned it out satisfactorily with the best material at hand, only to meet disappointment because the Index, the Leaves or the Binder was not of the high quality of

Baker-Vawter Ledger No. 63

Our Ledger service, offered without charge, guarantees that you will get the right material—Leaves, Indexes and Binding devices. It assures you of the right method of routing and checking the entries.
One of our 125 practical system men is in your locality regularly—ask for him to call, or write for information.

Baker-Vawter Company
World's Largest Manufacturers of Loose Leaf Ledgers and Steel Filing Cabinets Selling Direct to Consumer
Benton Harbor, Mich. Holyoke, Mass.

Re Globe-Wernicke Horizontal Files

G/W Office Memo

If you want to economize on your office space, install Globe-Wernicke Horizontal Files.

They utilize wall, instead of floor space. Sections can be stacked on sections until they reach the ceiling, if necessary.

And be particular to select *Globe-Wernicke* Horizontal Files — they are efficient to the highest degree — solidly constructed, handsome in appearance, and yet cost no more than the ordinary kind.

But ask your local Globe-Wernicke dealer to show you; if you don't know his name, write us.

Every office should have a copy of the Globe-Wernicke Filing Equipment Catalog No. 207. Send for *yours* today.

The Globe-Wernicke Co.

Factory, Cincinnati

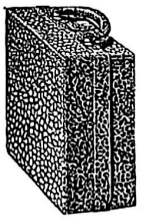
Mfrs. Of Sectional Bookcases And Filing Cabinets

Branch Stores: New York, Chicago, Philadelphia, Boston, Cincinnati, Washington, D. C.

Local Representatives in 1600 towns. We ship freight prepaid, where not represented.

A 6 lb. Typewriter

For Personal Use.



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The only portable typewriter with all of these features: visible writing, two color ribbon, front stroke, type bar, back spacer and stencil cutting device.

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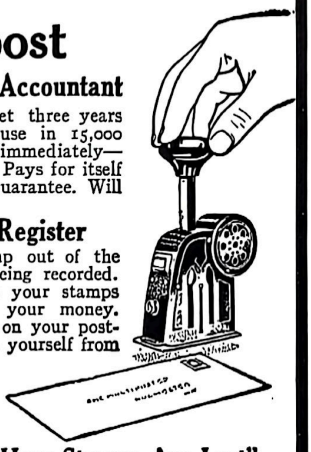

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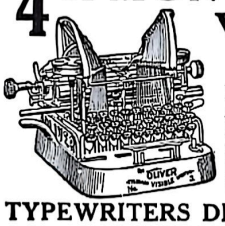

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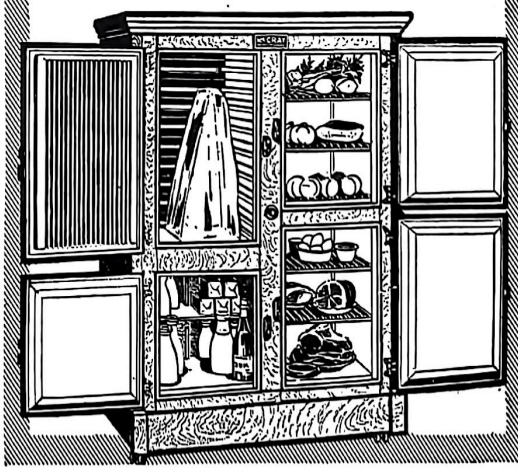

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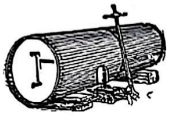

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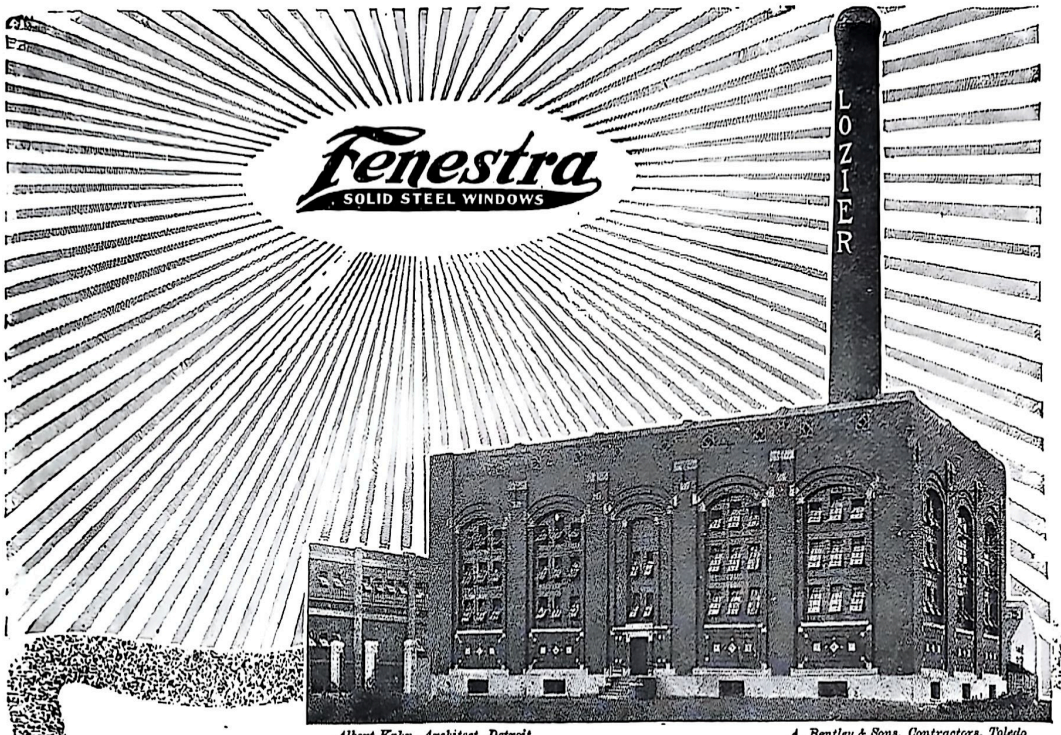

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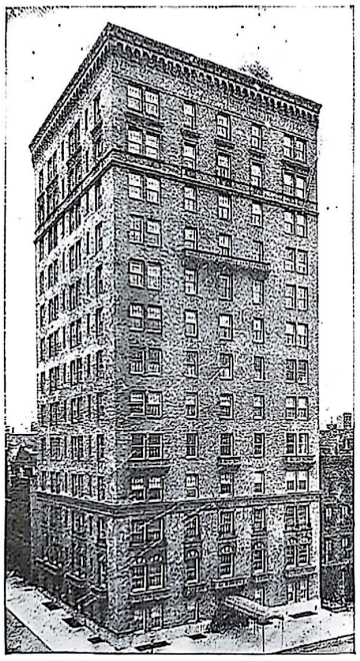
Smoke is good fuel which has been only partially burned. So, whether your city has a smoke ordinance or not, it means money in your pocket to eliminate smoke.



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We will gladly tell you of specific cases where these boilers are cutting coal costs.

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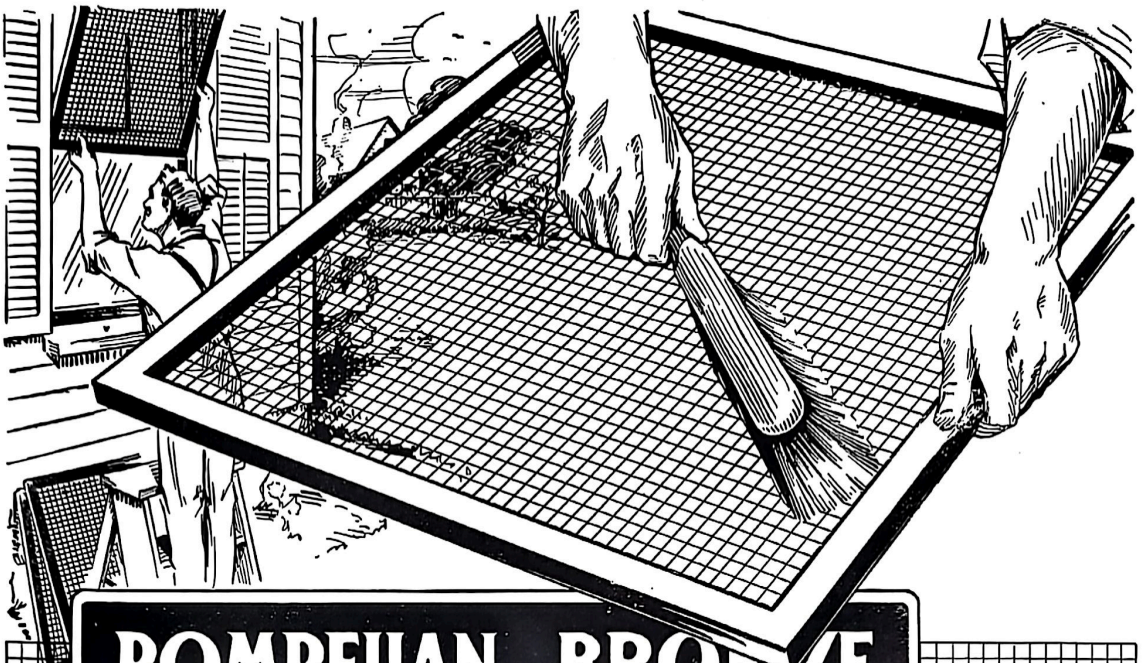

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LASTS AS LONG AS YOUR HOUSE

Think of This

Just one little hole in your screens—one tiny rusted-out, broken-down mesh and your entire screening expense is wasted. Through that unsuspected breach in the defenses of your home, germ-carrying insects creep unseen and spread the havoc of disease.

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Pompeiian Bronze Screen Cloth

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Rescreen with Pompeiian Bronze. Use it if you are building. Your safeguard against substitution is the removable red string woven in the selvage of every piece before it leaves the mill. If there is no red string it isn't Pompeiian Bronze.

If your dealer can not supply you, we will promptly.

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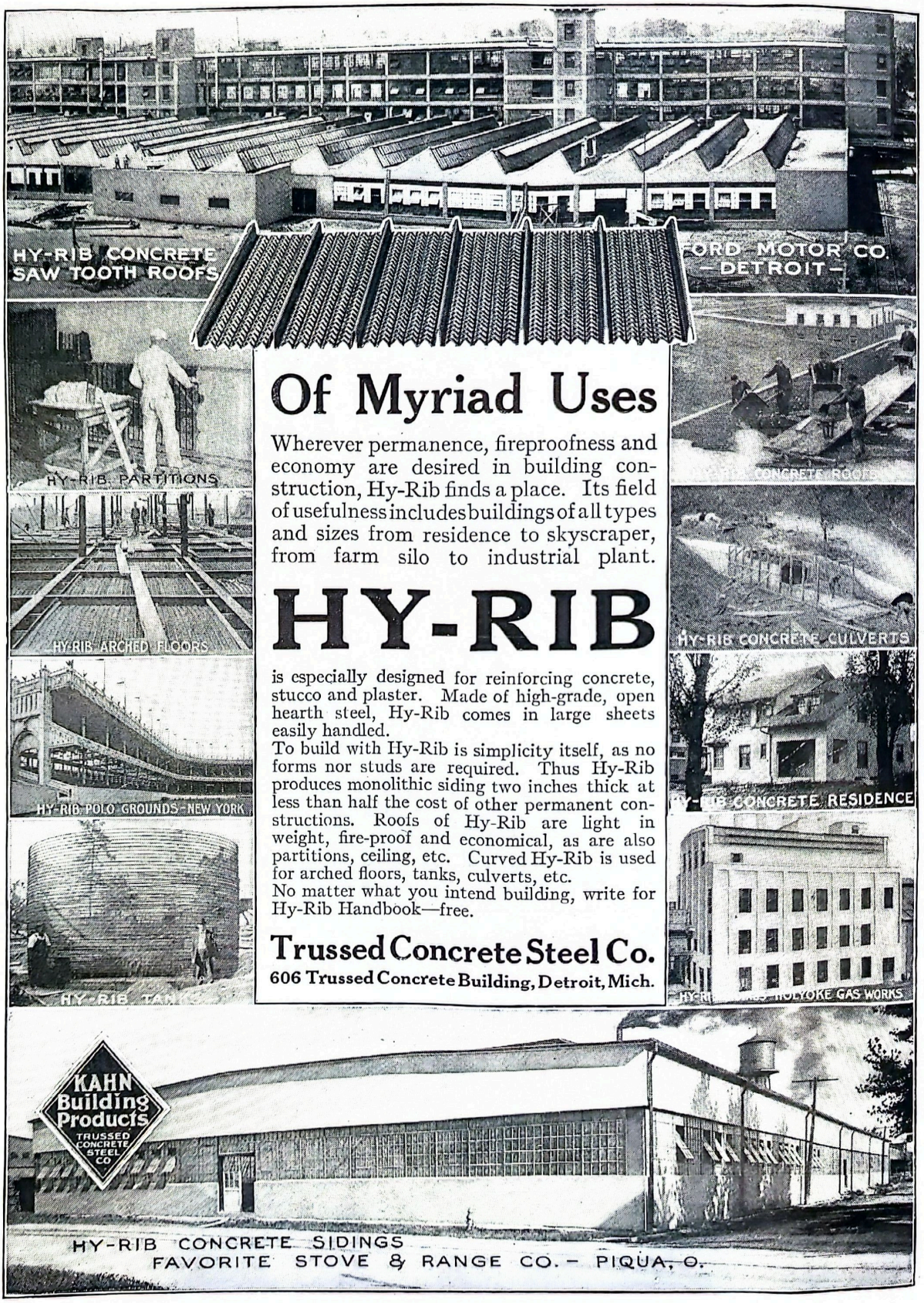

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Wherever permanence, fireproofness and economy are desired in building construction, Hy-Rib finds a place. Its field of usefulness includes buildings of all types and sizes from residence to skyscraper, from farm silo to industrial plant.

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No matter what you intend building, write for Hy-Rib Handbook—free.

Trussed Concrete Steel Co.

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YOU hear the fire alarm, with thousands of other people, and a little thrill of terror shakes you lest it be **your home.**

But you are fortunate—it chances this time to be your neighbor's instead of your own.

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Consider the time and the love you have spent, aside from the actual cash outlay, in creating the **sentiment of home** which hovers over your hearthstone.

Nothing in the world could compensate you for its loss.

Nothing could **ever** compensate you for the loss or injury of a single member of your household through fire.

Yet the risk is constant.

And **the cost of protection,** as it has been recognized by the best authorities and most careful investigators in the country, **is the cost of a few Pyrene fire extinguishers.**

Pyrene is scientific, common-sense protection. Immediately on contact with heat the liquid is turned into a heavy gas-blanket which instantly chokes the flames.

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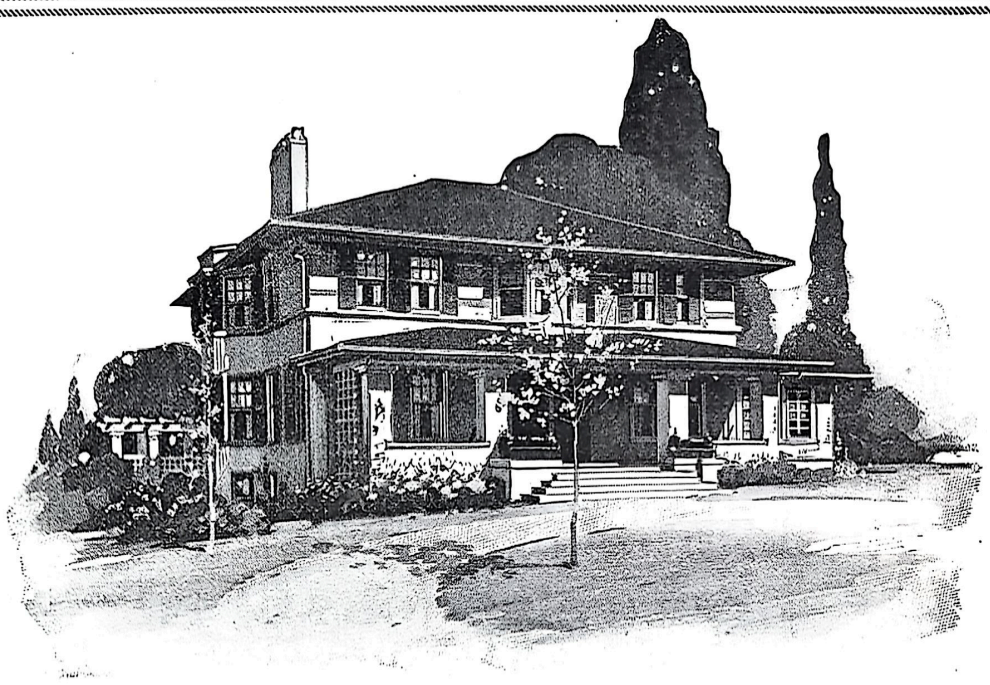

"Father built this house!"

Your children—when they grow up—will they be proud of the "House that Father built"? Twenty years from now, will it be a modern, soundly built, valuable property?

The next generation won't tolerate inflammable houses. The next generation will laugh at a house that has to be constantly repaired. For the house of the future will be a permanent, dependable house. Almost as cheaply as with wood you can build that sort of a house *now*. Stucco houses are no longer luxuries.

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Build with your eyes open. Let us explain to you this whole fireproof construction problem. It will be an immense help to your architect if *you* know what *he* is talking about. Tell us what sort of a building you are planning and we will mail invaluable books on the subject and give you any special help needed.

Also mention architect's name so we can co-operate through him.

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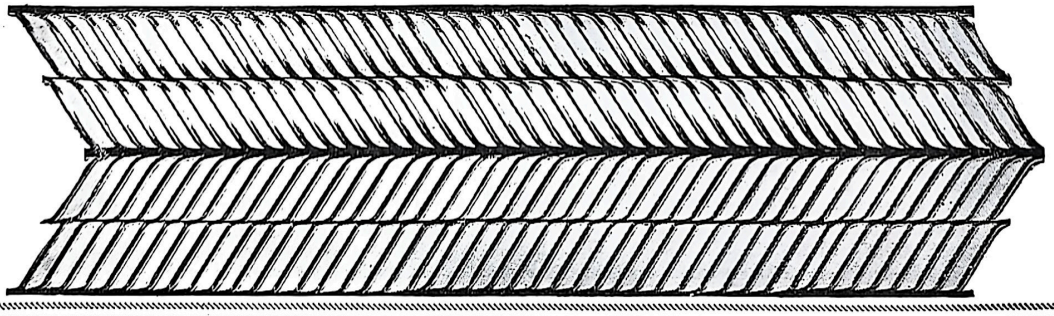
Also makers of Self-Centering, the expanded metal that makes reinforced concrete without form.



The a-b-c of Paint

A Page for Every House-Owner

ALL PAINT is composed of one or more pigments and a vehicle or liquid. White Lead is the most widely used white pigment because it is the only one that can be successfully used by itself for exterior painting. It has a natural and lasting affinity for linseed oil. They unite to form a tough and leathery paint skin which anchors firmly in the pores of the wood and keeps out the destroying elements. This film stretches in hot weather and shrinks in cold without breaking.

Carter is the strictly pure white lead of our forefathers, only whiter, finer and more perfectly made, due to an improved modern process. Carter makes the whitest white paint for white houses and, with the addition of the proper tinting colors, most beautiful and durable colored paints.

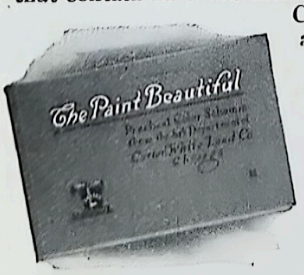
CARTER
Strictly Pure
White Lead
"The Lead with the Spread"

Among painters Carter is known as "The Lead with the Spread," because it has unusual covering and spreading qualities. While there are white leads which cost less by the pound and paints which cost less by the gallon, none cost less per square yard of surface painted except some that would be dear at any price. Instead of cracking and scaling like paints that contain hard and inelastic pigments, pure Carter White Lead and linseed oil paint wears gradually and though soiled by years of exposure, still fills the pores of the wood, resists moisture, prevents decay, and what is important, is ready for repainting without burning or scraping or any other expensive preliminary treatment.

"Pure Linseed oil is the life of paint." It absorbs oxygen from the air and becomes hard and elastic. It does not evaporate, but actually increases in weight as it dries. Other oils strike into the wood, entirely or partially evaporate, or never dry at all. There is nothing that is cheaper than pure linseed oil which can be used safely.

While the application of paint appears a simple matter, the services of a competent painter are worth more than their mere labor value. He will show you "The Paint Beautiful" portfolio of color schemes and help you to select suitable and durable colors. He will reproduce exactly, any colors you may select. He will adapt his paint to suit the conditions of the surface to be painted and if any special treatment is necessary, he will know what to do and will do it.

To secure a permanently satisfactory job of painting, go to a competent and reliable painter and specify "Carter White Lead and pure linseed oil" when you ask for an estimate. The price may be a little lower if you simply specify "paint," but it is pretty certain to cost you more in the long run.



Every house-owner should send for a free copy of "Pure Paint, a Text-Book on House-Painting." It goes further into the whys and wherefores and tells you how to test paint in the pot or on the building for purity. With it are four color plates of modern houses attractively painted from "The Paint Beautiful" portfolio.

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Fireproof, age-proof, damp-proof, vermin-proof; warmer in Winter, cooler in Summer. For walls and for floors, partitions and roofs—all requirements of fireproof construction are met by the different forms of NATCO blocks.

There is no consideration which does not commend NATCO HOLLOW TILE in preference to all other building materials. NATCO not only represents the absolute in fireproof construction but it is equally proof against time, weather and all the elements of slow deterioration.

For the largest or smallest permanent structure, there is a perfectly developed NATCO fireproof construction, universally accepted by architects and claiming the thorough consideration of every owner and builder.

The trademark NATCO is pressed into every individual NATCO HOLLOW TILE Block. By avoiding all substitutes and imitations, you avoid all doubts.

Before defining your building plans, send for our 64-page handbook, "Fireproof Houses," fully describing, with illustrations, every detail and phase of **Natco** construction. Contains 80 photographs of **Natco** buildings. Mailed anywhere for 20 cents to cover postage.

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Write today ***Organized 1889***

Unexpected!

"Why, John, you said it was an *old* house!"

"And so it is. But the painter has been at work. That's the difference."

A house is only as old as it looks. A house painted in colors tastefully selected and with paint mixed of

Dutch Boy White Lead

and Dutch Boy linseed oil looks new, and long retains that look of freshness. Such paint wears long and smoothly, without cracking and scaling. Consult your painter as John did his. Make your house new. No other improvement so satisfactory can be made for the same money.

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"I finally made Jones paint his house"

"When I told Jones I was going to paint my house he said, 'Mine looks good enough for a year or two more.' He changed his mind after mine was painted and now he's an enthusiastic neighborhood improvement booster."

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Lowe Brothers High Standard LIQUID · PAINT

It is scientifically made of the finest ingredients. You can rely upon it to withstand the weather, stay bright and attractive for years and give a good surface for repainting. It is the most economical in the end, though it may cost a few cents more per gallon.

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This book—"Homes Attractive"—is full of suggestions for beautifying homes inside and out, including yard and lawn. With it we'll send portfolio of eighteen houses in harmonious color combinations. Write for this book today and if you don't know your nearest "High Standard" dealer ask us his name.

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CLINTON WIRE LATH USED

Build a Stucco House

You'll enjoy its quiet dignity and refinement—its unostentatious air of solidity and permanence, and you'll enjoy the feeling that time will only beautify it and heighten its attractiveness. If you *see to it that your architect specifies*

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Don't let the indefinite term "Metal Lath" satisfy you. It means nothing and permits the contractor to use an inferior material after he has the contract. See to it yourself that *CLINTON Wire Lath*—galvanized, is specified.

SEND TODAY FOR THE CLINTON STUCCO HOUSE BOOK. It is just what you need if you are going to build for it gives vital facts about stucco you should be familiar with.

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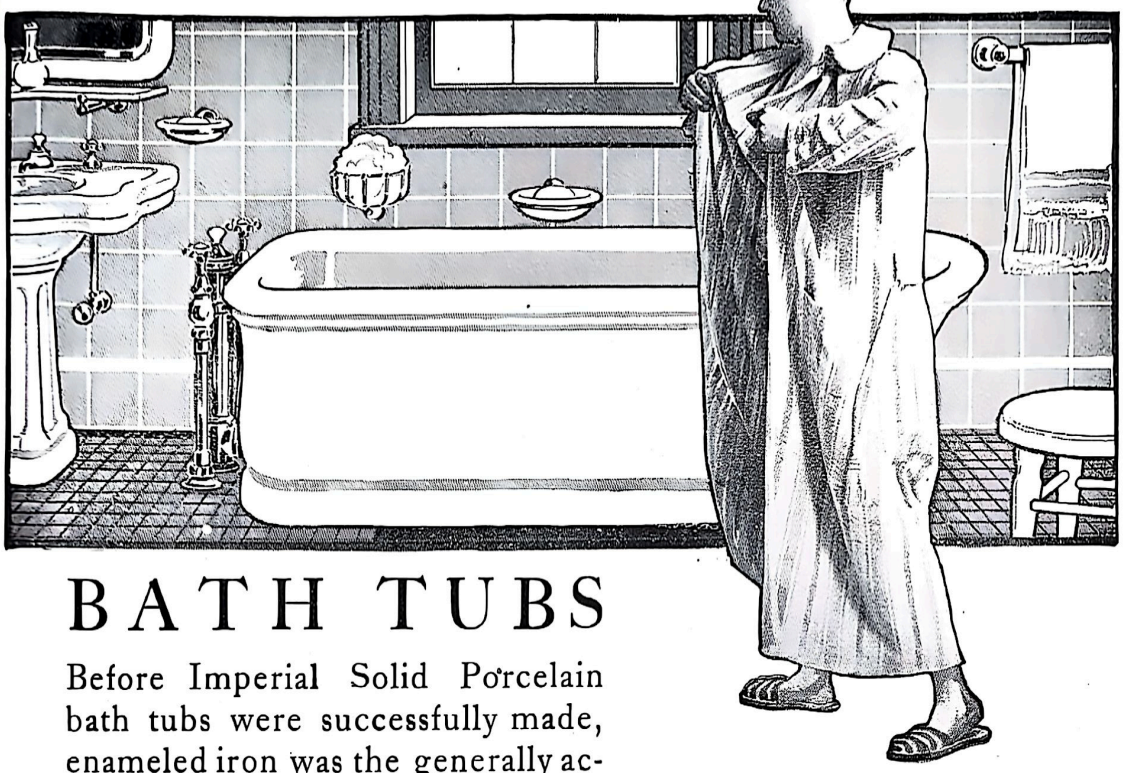

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Before Imperial Solid Porcelain bath tubs were successfully made, enameled iron was the generally accepted material. We make a complete line in both Imperial Solid Porcelain and Enameled Iron. For the better class of work, however, Imperial Solid Porcelain is undeniably superior for beauty, cleanliness and durability. Its hard, snow-white surface, fired in the kiln at a heat which would *fuse* metal, can be kept spotless by simply wiping with a cloth or sponge.

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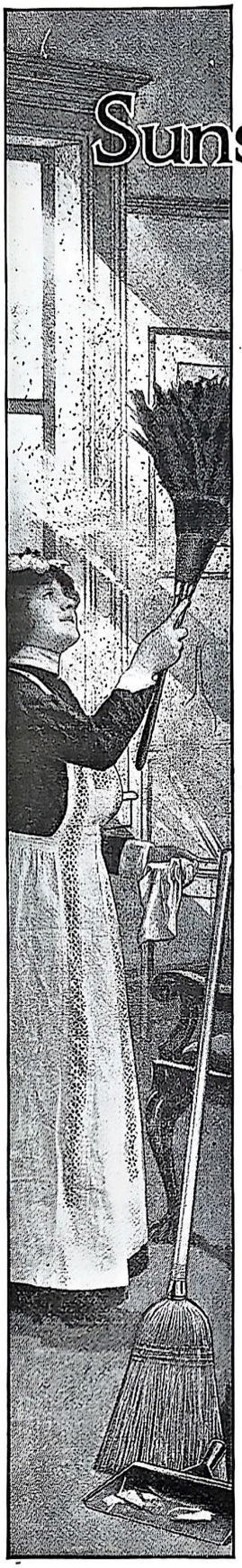

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You know how sunlight, streaming through the windows, shows the dust-filled air of a broom-swept room. You know that, no matter how thoroughly you sweep and "dust," in a few minutes the flying dust resettles on furniture, floors and fixtures, and floats in the air you breathe.

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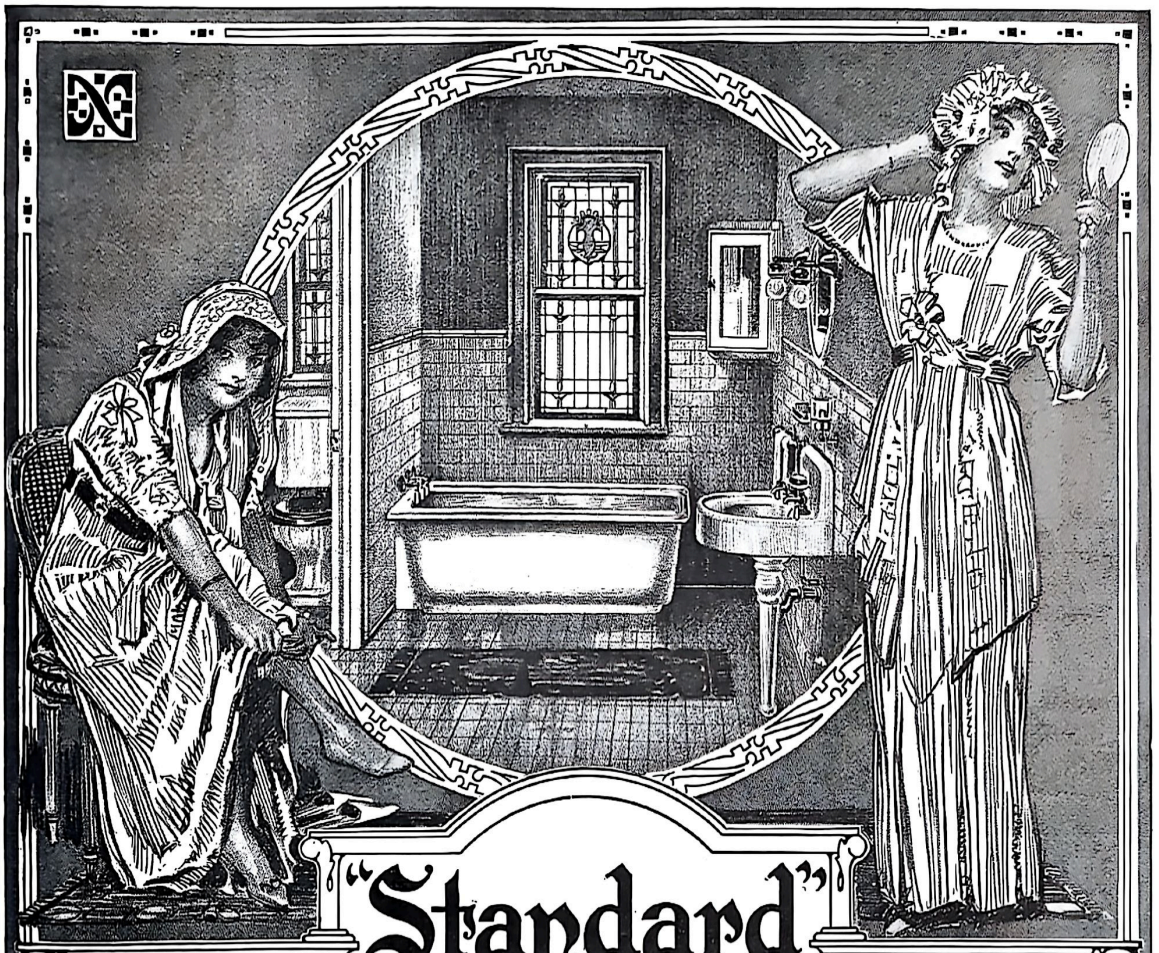

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SANTIARY, beautiful, inexpensive, guaranteed to be of superior quality, "Standard" bathroom fixtures are all that years of careful study, skill and science can produce. They create the habit of cleanliness and delight the eye. They appeal to the artistic taste and assure sanitary safety.

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Genuine "Standard" fixtures for the home and for Schools, Office Buildings, Public Institutions, etc., are identified by the Green and Gold Label, with the exception of one brand of baths bearing the Red and Black Label, which, while of the first quality of manufacture, have a slightly thinner enameling, and thus meet the requirements of those who demand "Standard" quality at less expense. All "Standard" fixtures, with care, will last a lifetime. And no fixture is genuine *unless it bears the guarantee label.* In order to avoid substitution of inferior fixtures, specify "Standard" goods in writing (not verbally) and make sure that you get them.

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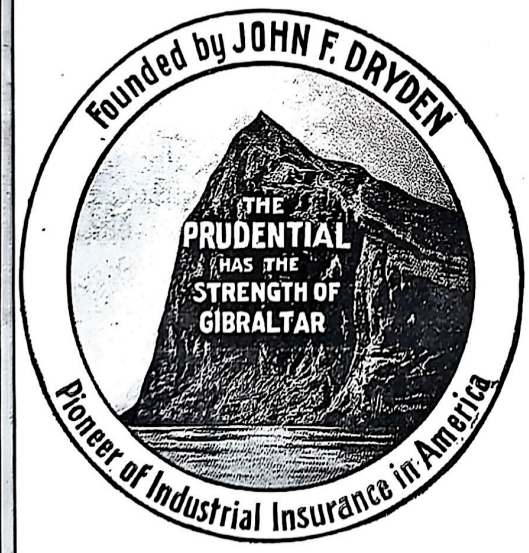

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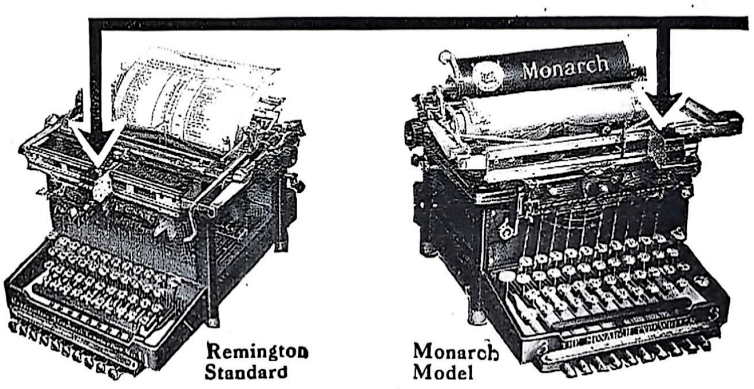

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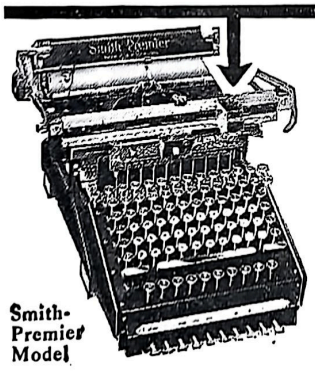

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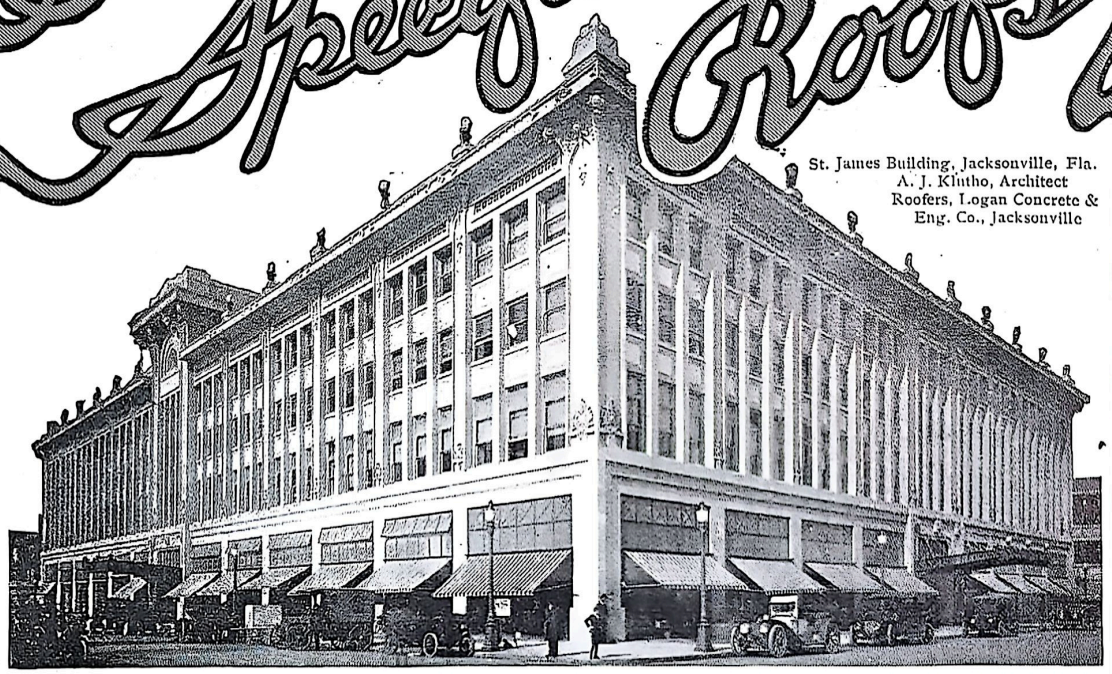

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